

DEC 2 1997

STATE OF ARIZONA

DEPT. OF INSURANCE
BY CB

DEPARTMENT OF INSURANCE

In the Matter of:)
) No. 97A-217-INS
 TRANSPORTATION & SPECIALTY)
 MARKETPLACE, INC., dba) ORDER SUMMARILY SUSPENDING
 T.S.M. AGENCY; JUDITH A. GADEN;) LICENSES AND NOTICE OF HEARING
 ERNIE W. GARRISON; ANTHONY M.)
 GARRISON; WILLIAM R. BURROLA;)
 Respondents.)

The Arizona Department of Insurance (the "Department") alleges below that Transportation & Specialty Marketplace, Inc., dba T.S.M. Agency, Judith A. Gaden, Ernie W. Garrison, Anthony M. Garrison and William R. Burrola ("Respondents"), have violated the provisions of A.R.S. Title 20. In light of the serious nature of these allegations, the Director of Insurance ("Director") finds that the public health, safety and welfare imperatively requires emergency action, within the meaning of A.R.S. § 41-1064(C).

THEREFORE, IT IS ORDERED summarily suspending the Arizona insurance licenses held by Respondents, effective immediately, pending the proceedings for revocation commenced this date.

EFFECTIVE this 25 day of November, 1997.


 JOHN A. GREENE, Director
 Arizona Department of Insurance

1 PLEASE TAKE NOTICE that pursuant to the provisions of Arizona
2 Revised Statutes ("A.R.S.") §§ 20-161 through and including 20-
3 165, 41-1061 through and including 41-1066 and 41-1092.01, the
4 above-captioned matter will be heard before the Director of
5 Insurance of the State of Arizona (the "Director"), or his duly
6 designated representative, on the 26th & 27th days of January,
7 1998, at 9:00 a.m., at Office of Administrative Hearings, 1700
8 West Washington Street, Capitol Tower, West Wing, Suite 602,
9 Phoenix, Arizona (the "Hearing").

10 Motions to continue this matter shall be made in writing to
11 the Administrative Law Judge not less than five (5) business days
12 prior to the date set for the hearing. A copy of any motion to
13 continue shall be mailed or hand-delivered to the opposing party
14 on the same date of filing with the Office of Administrative
15 Hearings.

16 A.R.S. § 20-164(B) entitles any person affected by this
17 Hearing to appear in person and by counsel, to be present during
18 the giving of all evidence, to have a reasonable opportunity to
19 inspect all documentary evidence, to examine witnesses, to present
20 supporting evidence and to have subpoenas issued by the
21 Administrative Law Judge to compel attendance of witnesses and
22 production of evidence.

23 If Respondents are represented by counsel, the attorney shall
24 be licensed to practice law in the State of Arizona or, if
25 Respondent is an insurer, it may be represented by a corporate
26 officer, pursuant to A.R.S. § 20-161(B).

1 Pursuant to A.R.S. § 41-1092.07(D), a clear and accurate
2 record of the proceedings will be made by a court reporter or by
3 electronic means. Any party that requests a transcript of the
4 proceeding shall pay the cost of the transcript to the court
5 reporter or other transcriber.

6 Questions concerning issues raised in this Notice of Hearing
7 should be directed to Assistant Attorney General Michael J. De La
8 Cruz (602) 542-7722, 1275 West Washington, Phoenix, Arizona
9 85007.

10 NOTICE OF APPLICABLE RULES

11 On January 23, 1992, the Arizona Department of Insurance
12 adopted A.A.C. R20-6-101 through R20-6-115, setting forth the
13 rules of practice and procedure applicable in contested cases
14 before the Director of Insurance. The hearing will be conducted
15 pursuant to these rules.

16 PURSUANT TO A.A.C. R20-6-106, RESPONDENTS SHALL FILE A
17 WRITTEN ANSWER WITHIN 20 DAYS AFTER ISSUANCE OF THIS NOTICE OF
18 HEARING AND SHALL MAIL OR DELIVER A COPY OF THE ANSWER TO THE
19 ASSISTANT ATTORNEY GENERAL DESIGNATED ABOVE. THE ANSWER SHALL
20 STATE RESPONDENTS' POSITION OR DEFENSE AND SHALL SPECIFICALLY
21 ADMIT OR DENY EACH ASSERTION IN THE NOTICE OF HEARING. ANY
22 ASSERTION NOT DENIED SHALL BE DEEMED TO BE ADMITTED. ANY DEFENSE
23 NOT RAISED IN ANSWER SHALL BE DEEMED WAIVED. IF AN ANSWER IS NOT
24 TIMELY FILED, RESPONDENTS SHALL BE DEEMED IN DEFAULT AND THE
25 DIRECTOR MAY DEEM THE ALLEGATIONS ARE TRUE, AND TAKE WHATEVER
26 ACTION IS APPROPRIATE, INCLUDING SUSPENSION, REVOCATION, DENIAL OF

1 A LICENSE, OR RENEWAL OF A LICENSE, IMPOSITION OF A CIVIL PENALTY
2 AND/OR ORDER RESTITUTION TO ANY PARTY INJURED.

3 PERSONS WITH DISABILITIES MAY REQUEST REASONABLE
4 ACCOMMODATIONS SUCH AS INTERPRETERS, ALTERNATIVE FORMATS, OR
5 ASSISTANCE WITH PHYSICAL ACCESSIBILITY. REQUESTS FOR
6 ACCOMMODATIONS SHOULD BE MADE AS EARLY AS POSSIBLE TO ALLOW TIME
7 TO ARRANGE THE ACCOMMODATIONS. IF YOU REQUIRE ACCOMMODATIONS,
8 PLEASE CONTACT THE OFFICE OF ADMINISTRATIVE HEARINGS AT 542-9826.

9 The Department alleges:

10 1. Respondent Transportation & Specialty Marketplace,
11 Inc., dba T.S.M. Agency ("TSMA") is currently, and was at all
12 material times, licensed as a property and casualty insurance
13 agent (License No. 34041). That license is due to expire
14 September 30, 1998. TSMA is also a duly authorized Arizona
15 corporation.

16 2. Respondent Judith A. Gaden ("Gaden") is currently, and
17 was at all material times, licensed as a property and casualty
18 insurance agent (License No. 617247). That license is due to
19 expire December 31, 1998.

20 3. Respondent Ernie W. Garrison ("E. Garrison") is
21 currently, and was at all material times, licensed as a life and
22 disability insurance agent and a property and casualty insurance
23 agent and broker (License No. 256152). E. Garrison's life and
24 disability insurance agent license is due to expire July 31, 1999,
25 and his property and casualty insurance agent and broker licenses
26 expire July 31, 1998.

1 8. Respondents TSMA and/or E. Garrison misrepresented the
2 existence and/or identity of the borrowers/insureds listed on the
3 SunCo premium finance contracts. Respondents completed premium
4 finance contracts on behalf of nonexistent clients and either used
5 or arranged for the use of bogus mailing addresses for receipt of
6 premium payment coupon booklets.

7 9. Respondents TSMA and/or E. Garrison represented to
8 SunCo in the premium finance contracts that the borrower/insured
9 could be reached at the mailing address provided in the contract.
10 However, many of the mailing addresses provided to SunCo by
11 Respondents TSMA and/or E. Garrison included:

- 12 a. Retail mail drop sites such as "Mail n Ship" shops.
- 13 b. United States Post Office ("USPO") mail boxes secured
14 by Respondents Gaden and A. Garrison.
- 15 c. Current residence address of Respondent E. Garrison.
- 16 d. Former residence address of Respondent Gaden and
17 Burnett W. Watkins ("Watkins").
- 18 e. Previous residence address of Watkins with fictitious
19 borrower/insured name of "Watkins Construction."
- 20 f. Addresses of relatives of both Gaden and Watkins and
21 address of former spouse of Watkins.

22 Upon information and belief, Watkins and Gaden are husband and
23 wife.

24 10. The borrower/insured listed on the premium finance
25 contract was typically a fictitious business entity not located at
26 the mailing address provided by Respondents TSMA and/or E.
Garrison. Also, Respondents had access to the mail received at
each address described above.

1 11. In reliance upon the information provided in the
2 premium finance contracts, SunCo mailed payment coupon booklets to
3 the addresses provided by Respondents TSMA and/or E. Garrison in
4 the premium finance contracts.

5 12. SunCo did not receive any monthly payments on 13 of the
6 42 premium finance contracts written by TSMA and/or E. Garrison on
7 its behalf. SunCo received only one payment on six of the
8 remaining 29 premium finance contracts written by TSMA and/or E.
9 Garrison on its behalf. The monthly premium finance payments
10 SunCo did receive were paid via either a money order or a check
11 written from TSMA's Bank Account.

12 13. SunCo granted TSMA and its authorized agents the
13 authority to complete the above-described premium finance
14 contracts and to also issue premium finance drafts payable by
15 SunCo to various insurers to effect coverage on behalf of a
16 borrower/insured. This "drafting authority" from SunCo has a
17 limit of \$5,000 per each premium finance contract.

18 14. Between July 20, 1995 and March 18, 1996, TSMA and E.
19 Garrison completed premium finance drafts ("drafts") as described
20 above on behalf of fictitious insureds. In completing the drafts,
21 TSMA and E. Garrison would sign the drafts and either assign the
22 fictitious insured a bogus insurance policy number or indicate
23 that the policy number would follow. Additional premiums were
24 financed and drafted through SunCo by TSMA and E. Garrison as
25 endorsements/add-on's to five of the 42 existing premium finance
26 contracts.

1 15. In total, TSMA and E. Garrison completed and signed 48
2 drafts. Each draft was deposited into TSMA's business deposit
3 account with Bank of America, Account #005949012 ("TSMA's Bank
4 Account"). Respondents E. Garrison and Gaden are the authorized
5 signers for the TSMA Bank Account.

6 16. TSMA and/or E. Garrison failed to complete and/or
7 forward any applications for insurance to the various insurers.

8 17. Respondents TSMA, E. Garrison and Gaden failed to
9 forward any of the financed premium monies to the various insurers
10 listed on the drafts, but instead misappropriated the monies
11 and/or converted the funds to their own use. TSMA and/or E.
12 Garrison also failed to forward any of the down payments listed on
13 the premium finance contracts.

14 18. No policy or coverage was provided by the various
15 insurers in connection with the above-mentioned premium finance
16 contracts prepared and completed by TSMA and/or E. Garrison.

17 19. On or about September 24 and November 4, 1996, SunCo
18 received partial refunds of its premium finance monies from
19 Respondent Gaden and Watkins in an amount totaling \$160,000.

20 20. On or about February 28, 1997, SunCo filed a complaint
21 with the Department.

22 21. On or about March 10, 1997, the Department issued an
23 Order to Appear for Examination Under Oath ("EUO") to Respondent
24 E. Garrison with an appearance date of March 18, 1997. The Order
25 to Appear for EUO was sent by certified mail, return receipt
26 requested, and service was in compliance with A.R.S. § 20-151.

1 However, E. Garrison failed to appear for the scheduled EUO. At
2 the request of E. Garrison, the Department rescheduled the EUO for
3 March 20, 1997, but E. Garrison again failed to appear.

4 22. On or about March 19, 1997, SunCo received refunds of
5 its premium finance monies from Respondents TSMA and Watkins in an
6 amount totaling \$107,000.

7 23. On or about March 31, 1997, the Department was
8 contacted by Bill Downey ("Downey") who stated he represented E.
9 Garrison as his attorney. At the request of Downey, the
10 Department again rescheduled the EUO for April 3, 1997, but E.
11 Garrison again failed to appear.

12 VIOLATIONS

13 24. Respondents TSMA, Gaden, E. Garrison and A. Garrison's
14 conduct alleged above constitutes a wilful violation of, or a
15 wilful noncompliance with, any provision of this title, or any
16 lawful rule, regulation or order of the director, in violation of
17 A.R.S. § 20-316(A)(2).

18 25. Respondents TSMA, Gaden and E. Garrison's conduct
19 alleged above constitutes the misappropriation or conversion to
20 their own use or illegal withholding of monies belonging to
21 policyholders, insurers, beneficiaries or others and received in
22 or during the conduct of business under the licenses or through
23 their use, in violation of A.R.S. § 20-316(A)(4).

24 26. Respondents TSMA, Gaden, E. Garrison and A. Garrison's
25 conduct alleged above constitutes a conduct of affairs under the
26 licenses showing the licensees to be incompetent or a source of

1 injury and loss to, or repeated complaint by, the public or any
2 insurer, within the meaning of A.R.S. § 20-316(A)(7).

3 27. Respondents TSMA, Gaden, E. Garrison and A. Garrison's
4 conduct alleged above constitutes the making, or causing, directly
5 or indirectly, to be made any statements containing any
6 assertions, representations, or statements with respect to the
7 business of insurance, which are untrue, deceptive or misleading,
8 within the meaning of A.R.S. § 20-444(A).

9 28. Respondents TSMA, Gaden, E. Garrison and A. Garrison's
10 conduct alleged above constitutes an act of fraud in that
11 Respondents knowingly and with intent to defraud diverted or
12 attempted or conspired to divert the monies of an insurer in
13 connection with the transaction of insurance within the meaning of
14 A.R.S. § 20-463(A)(4).

15 29. The license of a firm or corporation may be suspended,
16 revoked or refused also for any of such causes as relate to any
17 individual designated in the license to exercise its powers
18 pursuant to A.R.S. § 20-316(B).

19 30. Grounds exist for the Director to suspend, revoke or
20 refuse to renew Respondents TSMA, Gaden, E. Garrison and A.
21 Garrisons' insurance licenses, impose a civil penalty upon
22 Respondents and/or order restitution, pursuant to A.R.S. § 20-
23 316(A), 20-316(C) and 20-456(B).

24 ...

25 ...

26 ...

COUNT II

1
2 31. Between July 18, 1995 and November 22, 1995,
3 Respondents TSMA and/or A. Garrison prepared and completed four
4 insurance premium finance contracts through SunCo for commercial
5 auto insurance. The premium finance contracts were purportedly
6 made on behalf of four different borrowers/insureds seeking
7 coverage through various insurers.

8 32. Respondents TSMA and/or A. Garrison misrepresented the
9 existence and/or identity of the borrowers/insureds listed on the
10 SunCo premium finance contracts. Respondents TSMA and/or A.
11 Garrison completed premium finance contracts on behalf of
12 nonexistent clients and either used or arranged for the use of
13 bogus mailing addresses for receipt of premium payment coupon
14 booklets.

15 33. Respondents TSMA and/or A. Garrison represented to
16 SunCo in the premium finance contracts that the borrower/insured
17 could be reached at the mailing address provided in the contract.
18 However, the mailing addresses provided to SunCo by Respondents
19 TSMA and/or A. Garrison included:

- 20 a. Retail mail drop sites such as "Mail n Ship" shops.
21 b. United States Post Office ("USPO") mail boxes secured
22 by Respondent A. Garrison.
23 c. Previous residence address of Respondent A. Garrison.

24 34. The borrower/insured listed on the premium finance
25 contract was typically a fictitious business entity not located at
26 the mailing address provided by Respondents TSMA and/or A.

1 Garrison. Also, Respondents had access to the mail received at
2 the addresses described above.

3 35. In reliance upon the information provided in the
4 premium finance contracts, SunCo mailed payment coupon booklets to
5 the addresses provided by Respondents TSMA and/or A. Garrison in
6 the premium finance contracts.

7 36. SunCo did not receive all required monthly payments on
8 each of the four premium finance contracts written by TSMA and/or
9 A. Garrison on its behalf. The monthly premium finance payments
10 SunCo did receive were paid via either a money order or a check
11 written from TSMA's Bank Account.

12 37. Between July 18, 1995 and November 27, 1995, TSMA and
13 A. Garrison completed premium finance drafts on behalf of
14 fictitious insureds. In completing the drafts, TSMA and A.
15 Garrison would sign the drafts and assign the fictitious insured a
16 bogus insurance policy number.

17 38. In total, TSMA and A. Garrison completed and signed
18 four drafts. Each draft was deposited into TSMA's Bank Account.
19 Respondents E. Garrison and Gaden are the authorized signers for
20 the TSMA Bank Account.

21 39. TSMA and/or A. Garrison failed to complete and/or
22 forward any applications for insurance to the various insurers.

23 40. Respondents TSMA, A. Garrison, E. Garrison and Gaden
24 failed to forward any of the financed premium monies to the
25 various insurers listed on the drafts, but instead misappropriated
26 the monies and/or converted the funds to their own use. TSMA

1 and/or A. Garrison also failed to forward any of the down payments
2 listed on the premium finance contracts.

3 41. No policy or coverage was provided by the various
4 insurers in connection with the above-mentioned premium finance
5 contracts prepared and completed by TSMA and/or A. Garrison.

6 42. On or about March 10, 1997, the Department issued an
7 Order to Appear for EUO to Respondent A. Garrison with an
8 appearance date of March 18, 1997. The Order to Appear for EUO
9 was sent by certified mail, return receipt requested, and service
10 was in compliance with A.R.S. § 20-151. At the request of A.
11 Garrison, the Department rescheduled the EUO for March 20, 1997 in
12 order to allow him time to obtain legal representation for the
13 EUO.

14 43. On or about March 19, 1997, SunCo received refunds of
15 its premium finance monies from Respondents TSMA and Watkins in an
16 amount totaling \$107,000.

17 44. A. Garrison failed to appear for the EUO on March 20,
18 1997. The Department then contacted Bill Downey, legal counsel
19 for A. Garrison, and again arranged for the rescheduling of the
20 EUO on two different occasions, but A. Garrison failed to appear
21 in both instances.

22 VIOLATIONS

23 45. Respondents TSMA, A. Garrison, E. Garrison and Gaden's
24 conduct alleged above constitutes a wilful violation of, or a
25 wilful noncompliance with, any provision of this title, or any
26

1 lawful rule, regulation or order of the director, in violation of
2 A.R.S. § 20-316(A)(2).

3 46. Respondents TSMA, A. Garrison, E. Garrison and Gaden's
4 conduct alleged above constitutes the misappropriation or
5 conversion to their own use or illegal withholding of monies
6 belonging to policyholders, insurers, beneficiaries or others and
7 received in or during the conduct of business under the licenses
8 or through their use, in violation of A.R.S. § 20-316(A)(4).

9 47. Respondents TSMA, A. Garrison, E. Garrison and Gaden's
10 conduct alleged above constitutes a conduct of affairs under the
11 licenses showing the licensees to be incompetent or a source of
12 injury and loss to, or repeated complaint by, the public or any
13 insurer, within the meaning of A.R.S. § 20-316(A)(7).

14 48. Respondents TSMA and A. Garrison's conduct alleged
15 above constitutes the making, or causing, directly or indirectly,
16 to be made any statements containing any assertions,
17 representations, or statements with respect to the business of
18 insurance, which are untrue, deceptive or misleading, within the
19 meaning of A.R.S. § 20-444(A).

20 49. Respondents TSMA, A. Garrison, E. Garrison and Gaden's
21 conduct alleged above constitutes an act of fraud in that
22 Respondents knowingly and with intent to defraud diverted or
23 attempted or conspired to divert the monies of an insurer in
24 connection with the transaction of insurance within the meaning of
25 A.R.S. § 20-463(A)(4).

26

1 the mailing addresses provided to SunCo by Respondents TSMA and
2 Burrola included:

- 3 a. Retail mail drop sites.
- 4 b. United States Post Office ("USPO") mail boxes secured
5 by Respondent Burrola.
- 6 c. Burrola's address of record on file with the
7 Department.
- 8 d. Address of relatives of Respondent Burrola.

9 55. The borrower/insured listed on the premium finance
10 contract was typically a fictitious business entity not located at
11 the mailing address provided by Respondents TSMA and Burrola.

12 Also, Respondents had access to the mail received at the addresses
13 described above.

14 56. In reliance upon the information provided in the
15 premium finance contracts, SunCo mailed payment coupon booklets to
16 the addresses provided by Respondents TSMA and Burrola in the
17 premium finance contracts.

18 57. SunCo did not receive any monthly payments on two of
19 the six premium finance contracts written by TSMA and Burrola on
20 its behalf. The monthly premium finance payments SunCo did
21 receive were paid via either a money order or a check written from
22 TSMA's Bank Account.

23 58. Between August 15, 1995 and February 15, 1996, TSMA and
24 Burrola completed premium finance drafts on behalf of fictitious
25 insureds. In completing the drafts, TSMA and Burrola would sign
26 the drafts and either assign the fictitious insured a bogus

1 insurance policy number or indicate that the policy number would
2 follow.

3 59. In total, TSMA and Burrola completed and signed six
4 drafts. Each draft was deposited into TSMA's Bank Account.
5 Respondents E. Garrison and Gaden are the authorized signers for
6 the TSMA Bank Account.

7 60. TSMA and Burrola failed to complete and/or forward any
8 applications for insurance to the various insurers.

9 61. Respondents TSMA, Burrola, E. Garrison and Gaden failed
10 to forward any of the financed premium monies to the various
11 insurers listed on the drafts, but instead misappropriated the
12 monies and/or converted the funds to their own use. TSMA and
13 Burrola also failed to forward any of the down payments listed on
14 the premium finance contracts.

15 62. No policy or coverage was provided by the various
16 insurers in connection with the above-mentioned premium finance
17 contracts prepared and completed by TSMA and Burrola.

18 63. On or about March 10, 1997, the Department issued an
19 Order to Appear for EUO to Respondent Burrola with an appearance
20 date of March 18, 1997. The Order to Appear for EUO was sent by
21 certified mail, return receipt requested, and service was in
22 compliance with A.R.S. § 20-151. Burrola, however, failed to
23 appear for the EUO. At the request of Burrola, the Department
24 rescheduled the EUO for March 20, 1997, but Burrola again failed
25 to appear.

26

1 69. Respondents TSMA and Burrola's conduct alleged above
2 constitutes the making, or causing, directly or indirectly, to be
3 made any statements containing any assertions, representations, or
4 statements with respect to the business of insurance, which are
5 untrue, deceptive or misleading, within the meaning of A.R.S. §
6 20-444(A).

7 70. Respondents TSMA, Burrola, E. Garrison and Gaden's
8 conduct alleged above constitutes an act of fraud in that
9 Respondents knowingly and with intent to defraud diverted or
10 attempted or conspired to divert the monies of an insurer in
11 connection with the transaction of insurance within the meaning of
12 A.R.S. § 20-463(A)(4).

13 71. The license of a firm or corporation may be suspended,
14 revoked or refused also for any of such causes as relate to any
15 individual designated in the license to exercise its powers
16 pursuant to A.R.S. § 20-316(B).

17 72. Grounds exist for the Director to suspend, revoke or
18 refuse to renew Respondents TSMA, Burrola, E. Garrison and Gaden's
19 insurance licenses, impose a civil penalty upon Respondents and/or
20 order restitution, pursuant to A.R.S. § 20-316(A), 20-316(C) and
21 20-456(B).

22 WHEREFORE, if after hearing, the Director makes a finding of
23 one or more of the above-described allegations, the Director may
24 suspend, revoke or refuse to renew Respondents' insurance
25 licenses, impose a civil penalty and order restitution, pursuant
26 to A.R.S. § 20-316(A), 20-316(B), 20-316(C) and 20-456(B).

1 Pursuant to A.R.S. § 20-150, the Director of Insurance
2 delegates the authority vested in the Director of Insurance of the
3 State of Arizona, whether implied or expressed, to the Director of
4 the Office of Administrative Hearings or his designee to preside
5 over the hearing of this matter as the Administrative Law Judge,
6 to make written recommendations to the Director of Insurance
7 consisting of proposed findings of fact, proposed conclusions of
8 law, and a proposed order. This delegation does not include
9 delegation of the authority of the Director of Insurance to make
10 the order on hearing or other final decision in this matter.

11 Pursuant to A.R.S. § 41-1092.01, your hearing will be
12 conducted through the Office of Administrative Hearings, an
13 independent agency. Enclosed is a copy of the procedures to be
14 followed.

15 DATED this 25 day of November 1997.

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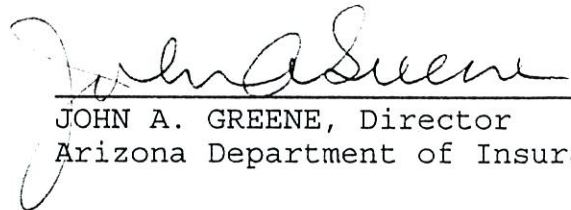
19

20

21 COPY of the foregoing mailed
this 2nd day of December 1997 to:

22 Office of Administrative Hearings
1700 W. Washington Street, Suite 602
23 Phoenix, AZ 85007

24 Michael J. De La Cruz
Assistant Attorney General
25 1275 W. Washington Street
Phoenix, AZ 85007
26 Attorney for the Department



JOHN A. GREENE, Director
Arizona Department of Insurance

1 Charles R. Cohen, Deputy Director
John Gagne, Assistant Director
2 Arnold Sniegowski, Investigations Supervisor
Donna D. Futrell, Investigator
3 Maureen Catalioto, Supervisor
Department of Insurance
4 2910 N. 44th Street, Suite 210
Phoenix, AZ 85018

5
6 Transportation & Specialty Marketplace Agency
15612 N. 32nd Street, #5
Phoenix, AZ 85032

7
8 Judith A. Gaden
15612 N. 32nd Street, #5
Phoenix, AZ 85032

9
10 Judith A. Gaden
21 E. Kathleen Road
Phoenix, AZ 85022

11
12 Ernie W. Garrison
15612 N. 32nd Street, #5
Phoenix, AZ 85032

13
14 Ernie W. Garrison
908 W. Flynn Lane
Phoenix, AZ 85013

15
16 Anthony M. Garrison
World Marketing Alliance
15612 N. 32nd Street, #5
17 Phoenix, AZ 85032

18 Anthony M. Garrison
3723 W. Camino Real
19 Glendale, AZ 85310

20 William R. Burrola
15612 N. 32nd Street, #5
21 Phoenix, AZ 85032

22 William R. Burrola
18807 N. 67th Drive
23 Glendale, AZ 85308

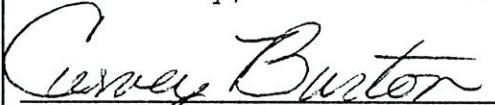
24
25 A courtesy copy of this Notice of Hearing has been
mailed/delivered to the persons listed below. If you are listed
26 below, you will receive no further notices or documents concerning
this matter other than the director's final order. Information

1 about the status of this matter, including whether the hearing
2 date has been changed, may be obtained by contacting the
3 Department of Insurance at (602) 912-8454 or the Assistant
4 Attorney General identified above, at (602) 542-7722.

5 Century National Insurance Company
6 P.O. Box 3999
7 North Hollywood, CA 91609

8 Victoria Fire & Casualty
9 5915 Landerbrook Drive
10 Cleveland, OH 44124-4068

11 Fortis Benefits I.C.
12 Compliance Dept.
13 P.O. Box 419052
14 Kansas City, MO 64141-6052

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16 #15494 [CPA97-192]

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