

Enforcement Division
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Columbus, OH 43215
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Ohio Department of Insurance

Mike DeWine – Governor
Jillian Froment – Director

30649



Consent Order

Pursuant to Title 39 of the Revised Code and the rules and regulations adopted thereunder, the Superintendent of Insurance is authorized to determine suitability of agents and business entities to be licensed in the State of Ohio. The insurance agent/business entity listed below is currently licensed as an insurance agent in the State of Ohio.

Now, in lieu of further civil administrative proceedings and to resolve this matter, the Superintendent and the agent listed below hereby agree to the following:

1. The license holder listed below has been advised that, under Chapter 119. of the Revised Code, a license holder has a right to a hearing before the Superintendent may impose any sanctions or penalties; at a hearing, the license holder would be entitled to appear in person, to be represented by an attorney or other representative who is permitted to practice before the agency, to present his/her/its position, arguments or contentions in writing and to present evidence and examine witnesses appearing for and against his/her/it. The license holder hereby waives all such rights.
2. The license holder hereby waives any appeal rights it may have pursuant to section 119.12 of the Revised Code.
3. The license holder consents to the jurisdiction of the Superintendent and the Ohio Department of Insurance ("Department") to determine the issues set forth herein. The license holder expressly waives any prerequisites to jurisdiction that may exist.
4. The license holder admits that the allegations listed below are true and accurate and the following statutes were violated:

- RC §3905.22(A) – Failure to timely report the following regulatory action(s) on a professional license:

Georgia Office of Insurance and Safety Commissioner: Administrative Suspension, September 6, 2016

Illinois Department of Insurance: Administrative License Denial, December 7, 2019

- RC §3905.22(B) – Failure to timely report the following criminal prosecution(s):

- RC §3905.14(B) (1) – Provided an incorrect answer on the license application/renewal dated:

On August 16, 2017 and December 6, 2018, the agent marked "no" when asked "Have you been named or involved as a party in an administrative proceeding, including a FINRA sanction or arbitration proceeding regarding any professional or occupational license or registration, which has not been previously reported to this insurance department?"

5. The license holder agrees to pay the civil penalty listed below. Payment is due within thirty (30) days after the date in which the invoice is mailed by the Department's Fiscal Division.

Civil Penalty \$ 400

6. The license holder agrees to pay the administrative costs listed below. Payment is due within thirty (30) days after the date in which the invoice is mailed by the Department's Fiscal Division.

Administrative Costs \$ 100

7. The license holder agrees to pay all costs associated with any collection of any unpaid administrative costs, and of the administrative prosecution of any violation regarding this Consent Order.

8. The license holder, if so required, shall provide each insurer with which it is appointed and the department of insurance of each state in which it is licensed with a copy of this Consent Order within thirty (30) days.

9. The license holder has read and understands this Consent Order. The license holder further understands that he/she/it has the right to retain counsel of his/her/its choice and have counsel review this Consent Order if he/she/it chooses.

10. The license holder agrees that if he/she/it fails to comply with the terms of this Consent Order including, but not limited to paragraphs 5 and 6, his/her/its license will be suspended until he/she/it has complied.

11. The license holder waives any and all causes of action, claims or rights, known and unknown, which he/she/it may have against the Department, and any employees, agents, consultants, contractors or officials of the Department, in their individual and official capacities, as a result of any acts or omissions on the part of such persons or firms.

12. The license holder waives receiving the fully executed Consent Order by Certified Mail. The license holder agrees to be served a copy of this fully executed Consent Order electronically or by regular U.S. Mail.

13. This Consent Order shall be entered in the Journal of the Ohio Department of Insurance. All parties understand and acknowledge that this Consent Order is a public document pursuant to section 149.43 of the Revised Code.

Tracey Ann Keiser-Frazier

Agent/Business Entity Name (Print)

4695 Macarthur Ct. Ste 1100 Newport Beach, CA 92660

Street Address

(714) 863-9997

Phone

366022

National Producer Number (NPN)

Signature

6/6/20

Date



Jillian Froment, Director

July 15, 2020

Date