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STATE OF ARIZONA

DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

In the Matter of:

PARRA, CARLOS R.

(National Producer No. 11109414)

Respondent.

No. 23A- 013 -INS

CONSENT ORDER

The Arizona Department of Insurance and Financial Institutions (“Department”) has received evidence that **Carlos R. Parra (“Respondent”)** violated provisions of Arizona Revised Statutes (“A.R.S.”) Title 20. Respondent wishes to resolve this matter without the commencement of formal proceedings, and admits the following Findings of Fact are true, and consents to the entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

1. Respondent was at all material times licensed as an Arizona resident insurance producer, National Producer Number 11109414, with lines of authority in accident and health or sickness, casualty, life, and property insurance. The Department first licensed Respondent on July 14, 2008. Respondent’s license is scheduled to expire on May 31, 2024.

2. Respondent’s business and mailing address of record with the Department is 7650 S. McClintock Dr, #103-403 2103, Tempe, Arizona 85284. Respondent’s email addresses of record with the Department are carlos@insurembetter.com and carlos@carlosparra.net.

1 3. On March 11, 2020, the Department issued a Consent Order (Docket Number:
2 20A-023-INS) against Respondent for misappropriating insurance premiums which led to a
3 lapse of a consumer’s homeowner insurance policy.

4 4. On or about May 11, 2022, the Department received a referral from Bristol
5 West Insurance Group¹ (“Bristol West”) alleging that Respondent bound multiple policies
6 simultaneously insuring different individuals for the same vehicle.

7 5. The Department commenced an investigation into this matter.

8 6. The Department’s investigation determined that Respondent bound the
9 insurance policies for the same vehicle, 2015 Toyota Prius VIN No. XXXXXXXXX5703, for
10 three (3) Arizona consumers with overlapping policy effective dates.

11 a) On or about October 15, 2021, Respondent bound policy number XXXX46-00
12 for the consumer F.G. The effective date of the policy was October 15, 2021,
13 to April 15, 2022. Respondent canceled the policy on March 4, 2022.

14 b) On or about November 5, 2021, while F.G.’s policy was still in effect,
15 Respondent bound policy number XXXX61-00 for the consumer M.P. The
16 effective date of the policy was November 5, 2021, to May 5, 2022. The
17 policy was canceled on January 4, 2022, at M.P.’s request. M.P.’s policy was
18 in effect simultaneously with F.G.’s policy from November 5, 2021, to
19 January 4, 2022, or approximately sixty (60) days.

20 c) On or about January 1, 2022, Respondent bound policy number XXXX08-00
21 for the consumer D.M. The effective date of the policy was January 7, 2022,

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¹ Part of Farmers Insurance Group.

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to July 7, 2022. The policy was canceled on January 26, 2022, at D.M.'s request. D.M.'s policy was in effect simultaneously with F.G.'s policy from January 7, 2022, to January 26, 2022, or approximately nineteen (19) days.

f) On or about December 7, 2022, Farmers Insurance Group confirmed that its system will generate an automatic message alerting the user if a vehicle, as indicated by the vehicle's VIN number, is already insured under another policy when a user attempts to insure that vehicle. The system would then allow the user to either cancel the existing policy and continue with the new policy, or return to the quote screen without further submitting the policy. Respondent failed to cancel the existing policy and continued to bind a new policy by overriding Farmers Insurance Group's system message about duplicative coverage.

g) On or about December 21, 2022, the Department conducted a recorded telephonic conversation with Respondent. During the conversation, Respondent acknowledged that he is aware that a vehicle cannot be simultaneously insured by more than one (1) policy. He also stated that occasionally the system error would prevent him from canceling an existing policy before binding a new policy.

h) On or about December 28, 2022, in his subsequent response to the Department, Respondent reaffirmed that the system error prevented him from canceling F.G.'s policy at the time he bound D.M.'s policy and that he canceled F.G.'s policy the following day. Respondent, however, failed to

1 provide any records supporting this claim. Further, Farmers denied that they
2 received a request for F.G.’s policy cancelation at the time (January 7, 2022)
3 D.M.’s policy was bound. Regarding M.P.’s policy, Respondent only stated
4 that he “did not notice a duplicate vin in the system when [he] quoted and
5 bound [the] policy.”

6 **CONCLUSIONS OF LAW**

- 7 7. The Director has jurisdiction over this matter.
- 8 8. Respondent’s conduct, as described above, constitutes a violation of Title 20
9 or any rule, subpoena or order of the Director. A.R.S. § 20-295(A)(2).
- 10 9. Respondent’s conduct, as described above, constitutes using fraudulent,
11 coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or
12 financial irresponsibility in the conduct of business in this state or elsewhere. A.R.S. § 20-
13 295(A)(8).
- 14 10. The director may deny, suspend for not more than twelve months, revoke or
15 refuse to renew an insurance producer’s license. A.R.S. § 20-295(A).

16 **ORDER**

17 **IT IS HEREBY ORDERED THAT:**

18 11. Carlos R. Parra’s insurance producer license, National Producer No.
19 11109414, is suspended for thirty (30) days following the effective date of this Order.

20 Effective this 24th day of March, 2023.

21 *Barbara Richardson*

22 _____
Barbara D. Richardson, Director
Arizona Department of Insurance and Financial Institutions

CONSENT TO ORDER

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1. Respondent acknowledges that it has been served with a copy of the foregoing Consent Order in the above-referenced matter, has read it, is aware of its right to an administrative hearing in this matter and has knowingly and voluntarily waived that right.

2. Respondent accepts the personal and subject matter jurisdiction of the Department over it in this matter.

3. Respondent acknowledges that no promise of any kind or nature has been made to induce it to sign the Consent to Order and it has done so knowingly and voluntarily.

4. Respondent acknowledges and agrees that the acceptance of this Consent to Order by the Director is solely to settle this matter and does not preclude the Department from instituting other proceedings as may be appropriate now or in the future. Furthermore, and notwithstanding any language in this Consent Order, this Consent Order does not preclude in any way any other state agency or officer or political subdivision of this state from instituting proceedings, investigating claims, or taking legal action as may be appropriate now or in the future relating to this matter or other matters concerning Respondent, including but not limited to violations of Arizona’s Consumer Fraud Act. Respondent acknowledges that, other than with respect to the Department, this Consent Order makes no representations, implied or otherwise, about the views or intended actions of any other state agency or officer or political subdivision of the state relating to this matter or other matters concerning Respondent.

5. Respondent acknowledges and agrees that failure to correct the violations set forth above in this Consent Order, or any repeat findings of the above violations in the

1 future, can result in disciplinary action which may include a greater civil money penalty and
2 suspension or revocation of its license.

3 6. Respondent waives all rights to seek an administrative or judicial review or
4 otherwise to challenge or contest the validity of this Consent Order and its accompanying
5 parts before any court of competent jurisdiction.

6 7. Respondent acknowledges that this Consent Order is an administrative action
7 that the Department will report to the National Association of Insurance Commissioners
8 (NAIC). Respondent further acknowledges that it must report this administrative action to
9 any and all states in which Respondent holds an insurance license and must disclose this
10 administrative action on any license application.

11
12 03/23/2023

13 DATE

11
12 **Carlos Parra**

Digitally signed by Carlos Parra
DN: cn=Carlos Parra, o=Insure Me Better
LLC, ou,
email=carlos@insuremebetter.com, c=US
Date: 2023.03.23 11:37:26 -07'00'

13 **CARLOS R. PARRA**
14 (NATIONAL PRODUCER NO. 11109414)

1 **COPY** of the foregoing delivered via email
this 24th day of March, 2023, to:

2 Carlos R. Parra
3 C/O Insure Me Better LLC
7650 S McClintock Dr, #103-403
4 Tempe, AZ 85284
carlos@carlosparra.net
5 carlos@insuremebetter.com

Respondent

6 **COPY** of the foregoing delivered/mailed same date, to:

7 Deian Ousounov, Assistant Director
8 Gio Espinosa, Regulatory Legal Affairs Officer
Ana Starcevic, Paralegal Project Specialist
9 Cathy O'Neil, Consumer Regulatory Affairs Officer
Steven Fromholtz, Division Manager, Licensing
10 Linda Lutz, Legal Assistant, Licensing
Aqueelah Currie, Licensing Supervisor
11 Michael Vukson, Investigator
Arizona Department of Insurance and Financial Institutions
12 100 North 15th Avenue, Suite 261
Phoenix, Arizona 85007-2630

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14 *Ana Starcevic*

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