

STATE OF ARIZONA  
Department of Insurance and Financial Institutions  
FILED October 15, 2022 by AS

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STATE OF ARIZONA

DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

In the Matter of:

**CULLUMBER, RODNEY JAMES**

(National Producer No. 100110)

Respondent.

No. 22A- 052 -INS

**CONSENT ORDER**

The Arizona Department of Insurance and Financial Institutions (“Department”) has received evidence that **Rodney James Cullumber** (“Respondent”) violated provisions of Arizona Revised Statutes (“A.R.S.”) Title 20. Respondent wishes to resolve this matter without the commencement of formal proceedings, 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 100110, with lines of authority in accident and health or sickness, casualty, life, and property insurance. The Department first licensed Respondent on December 6, 1989. Respondent’s license is scheduled to expire on August 31, 2024.

2. Respondent’s addresses of record with the Department are: 4327 East Ronald Street, Gilbert, Arizona 85295 (business and mailing) and [rcullumber@farmersagent.com](mailto:rcullumber@farmersagent.com) and [cullumberrodney@gmail.com](mailto:cullumberrodney@gmail.com) (email).

3. On or about December 23, 2021, Farmers Insurance Exchange Company

1 (“Farmers”) notified the Department that Respondent misrepresented the marital status of  
2 several youthful drivers (under 25 years of age) listed on their parents’ motor vehicle  
3 insurance policies.

4 4. The Department commenced an investigation into this matter. The  
5 Department’s investigation determined the following:

- 6 a) Farmers’ internal investigation identified nineteen (19) policies associated  
7 with ten (10) households where Respondent added the youthful drivers to their  
8 parents’ existing policies but misrepresented the youthful drivers’ marital  
9 status without their knowledge. Farmers’ investigation further established that  
10 Respondent changed the youthful drivers’ status back to ‘single’ one day prior  
11 to the interview with Farmers’ investigation agent.
- 12 b) A Department investigator contacted several of the policyholders regarding  
13 the policies in question to confirm whether their children’s marital status was  
14 the same as what was listed on the policies. At least three policyholders  
15 confirmed that the children’s marital status is different from what Respondent  
16 listed on their policy form.
- 17 c) On or about June 20, 2022, the Department conducted an examination under  
18 oath (“EUO”) of Respondent. During the EUO, the Department’s investigator  
19 inquired into three specific cases in which the marital status of the  
20 policyholders’ children was misrepresented. Respondent indicated that he did  
21 not recall if consumer T.R. ever communicated to him that T.R.’s daughter  
22 was married. Regarding consumer D.O.’s response that his daughter is not

1 married, Respondent stated that “I don’t even know how to comment on that.  
2 Obviously what it says is the truth.” Regarding consumer S.H.’s response that  
3 her son has never been married, Respondent stated that “must have . . . been a  
4 miscommunication” that caused him to change the marital statuses in the  
5 policy.

6 **CONCLUSIONS OF LAW**

- 7 5. The Director has jurisdiction over this matter.
- 8 6. 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 7. Respondent’s conduct, as described above, constitutes using fraudulent,  
11 coercive or dishonest practice, 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 8. Grounds exist for the Director to suspend, revoke, or refuse to renew  
15 Respondent’s insurance license pursuant to A.R.S. § 20-295(A).
- 16 9. In addition to or instead of any suspension, revocation or refusal to renew a  
17 license pursuant to the A.R.S. § 20-295 section, after a hearing, the director may impose a  
18 civil penalty of not more than two hundred fifty dollars for each unintentional failure or  
19 violation, up to an aggregate civil penalty of two thousand five hundred dollars: A.R.S. §  
20 20-295(F)(1).
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**ORDER**

**IT IS HEREBY ORDERED THAT:**

9. Rodney James Cullumber shall immediately pay to the Department a civil penalty in the amount of **dollars (\$1,000.00)**.

Effective this 15th day of October, 2022.



\_\_\_\_\_  
Evan G. Daniels, Director  
Arizona Department of Insurance and Financial Institutions

**CONSENT TO ORDER**

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

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

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

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

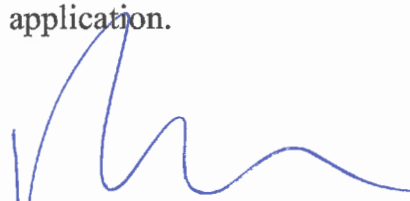
21           5.       Respondent acknowledges and agrees that failure to correct the violations set  
22 forth above in this Consent Order, or any repeat findings of the above violations in the

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 10-11-22  
13 **Date**

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13 **Rodney James Cullumber**  
14 (National Producer No. 100110)

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1 **COPY** of the foregoing delivered ~~via~~ email this  
18th day of October, 2022, to:

2  
3 Rodney James Cullumber  
4 4327 E. Ronald St.  
5 Gilbert, AZ 85295  
6 Respondent

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

8 Deian Ousounov, Assistant Director  
9 Ana Starcevic, Paralegal Project Specialist  
10 Cathy O'Neil, Consumer Regulatory Affairs Officer  
11 Steven Fromholtz, Division Manager, Licensing  
12 Linda Lutz, Legal Assistant, Licensing  
13 Aqueelah Currie, Licensing Supervisor  
14 Michael Vukson, Investigator  
15 Arizona Department of Insurance and Financial Institutions  
16 100 North 15th Avenue, Suite 261  
17 Phoenix, Arizona 85007-2630

18 Rodney James Cullumber  
19 rcullumber@farmersagent.com  
20 cullmberrodney@gmail.com  
21 Respondent

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