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**STATE OF ARIZONA**

**DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS**

In the Matter of:

**HAM, ANGELA J.**

(National Producer No. 9116791)

Respondent.

No. 23A- 020 -INS

**CONSENT ORDER**

The Arizona Department of Insurance and Financial Institutions (“Department”) has received evidence that **Angela J. Ham (“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 9116791, with lines of authority in accident and health or sickness, casualty, life, and property insurance. The Department first licensed Respondent on March 7, 2007. Respondent’s license is scheduled to expire on August 31, 2026
2. Respondent’s addresses of record with the Department are 1129 W. Emelita Avenue, Mesa, Arizona 85210-3408 (business and mailing) and [mrsham2419@gmail.com](mailto:mrsham2419@gmail.com) (email).
3. On or about March 2, 2023, the Department received a Termination for Cause

1 letter from Allstate Insurance Company (“Allstate”) alleging that Respondent “falsified  
2 customer information on auto policies to provide customers with discounts and better rates.”

3 4. The Department commenced an investigation into this matter.

4 5. The Department’s investigation determined that Respondent provided false  
5 information about previous insurance coverage on the insurance applications with Allstate  
6 in at least two (2) instances.

7 a) A review of Allstate’s internal investigative report and supplemental  
8 documents revealed that Respondent declared a prior insurance coverage with  
9 Progressive Advanced Insurance Company (“Progressive”) on the insurance  
10 application for consumer D.K. Respondent, however, failed to secure a proof  
11 of prior coverage from Progressive. The Department determined that  
12 Respondent provided false information to Allstate.

13 b) Further, Respondent provided to Allstate, along with an insurance application  
14 for K.J., a Progressive Letter of Experience (“LOE”) confirming that K.J. was  
15 “insured” with the “Policy Coverage Dates: August 20, 2017 through ... June  
16 4, 2022.” The Department determined that the Progressive LOE was forged.

17 b) On or about April 5, 2023, the Department conducted an Examination Under  
18 Oath (“EUO”) of Respondent. During the EUO, Respondent stated that “it  
19 was one of those that I was declaring prior [insurance] to give [D.K.] the prior  
20 insurance requirement” regarding the false information on D.K.’s insurance  
21 application. Respondent acknowledged that misrepresentation on an  
22 insurance application could lead to customer’s claim being denied. Despite

1           this, Respondent maintained that she acted in accordance with the training she  
2           received, and that she was trained to list thirty-six months of coverage, even if  
3           that was false. In addition, Respondent admitted that the Progressive LOE  
4           related with K.J.'s insurance application was in fact generated by her friend  
5           and not real coverage information provided by K.J. as "it was easier to have  
6           [her friend] provide the LOE rather than having to request it from the  
7           customer directly."

#### 8   **CONCLUSIONS OF LAW**

9           6.       The Director has jurisdiction over this matter.

10          7.       Respondent's conduct, as described above, constitutes a violation of Title 20  
11 or any rule, subpoena or order of the Director. A.R.S. § 20-295(A)(2).

12          8.       Respondent's conduct, as described above, constitutes intentionally  
13 misrepresenting the terms of an actual or proposed insurance contract or application for  
14 insurance. A.R.S. § 20-295(A)(5).

15          9.       Respondent's conduct, as described above, constitutes using fraudulent,  
16 coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or  
17 financial irresponsibility in the conduct of business in this state or elsewhere. A.R.S. § 20-  
18 295(A)(8).

19          10.       The Director may deny, suspend for not more than twelve months, revoke or  
20 refuse to renew an insurance producer's license. A.R.S. § 20-295(A)

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**ORDER**

**IT IS HEREBY ORDERED THAT:**

1. Angela J. Ham's Arizona insurance producer license, number 9116791, is surrendered, effective immediately.

2. Angela J. Ham is prohibited from applying for an Arizona resident and/or non-resident insurance producer license for a period of twelve months following the effective date of this Order.

Effective this 24<sup>th</sup> day of May, 2023.

*Barbara D. Richardson*

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Barbara D. Richardson, 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.

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

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

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10       5/23/2023  
11       DATE

  
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11       **ANGELA J. HAM**  
12       (NATIONAL PRODUCER NO. 9116791)

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1 **COPY** of the foregoing delivered via email  
this 25<sup>th</sup> day of May, 2023, to:

2  
3 Angela J. Ham  
4 1129 W Emelita Ave.  
5 Mesa, AZ 85210-3408  
6 [Mrsham2419@gmail.com](mailto:Mrsham2419@gmail.com)  
7 Respondent

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

9 Deian Ousounov, Assistant Director  
10 Gio Espinosa, Regulatory Legal Affairs Officer  
11 Ana Starcevic, Paralegal Project Specialist  
12 Cathy O'Neil, Consumer Regulatory Affairs Officer  
13 Steven Fromholtz, Division Manager, Licensing  
14 Linda Lutz, Legal Assistant, Licensing  
15 Aqueelah Currie, Licensing Supervisor  
16 Michael Vukson, Investigator  
17 Arizona Department of Insurance and Financial Institutions  
18 100 North 15th Avenue, Suite 261  
19 Phoenix, Arizona 85007-2630

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*Ana Starcevic*