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STATE OF ARIZONA

DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

In the Matter of:

No. 23A- 024 -INS

MOCK, ISRAEL

CONSENT ORDER

(National Producer No. 20030343)

Respondent.

The Arizona Department of Insurance and Financial Institutions (“Department”) has received evidence that **Israel Mock (“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 20030343, with lines of authority in casualty and property insurance. The Department first licensed Respondent on August 19, 2021. Respondent’s license is scheduled to expire on May 31, 2025.

2. Respondent’s addresses of record with the Department are as follows: 20241 N. 67th Avenue, Unit A4, Glendale, Arizona 85308 (business address); 4201 W. Union Hills Drive, #2023, Glendale, Arizona 85308-1743 (mailing address); and israelmock@allstate.com and israelmock@gmail.com (email addresses).

3. On or about January 5, 2023, the Department received a Termination for

1 Cause letter from Allstate Insurance Company (“Allstate”) informing the Department that
2 Respondent “has been terminated for cause from the ... [Allstate] companies ... due to
3 falsification.”

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

5 5. The Department’s investigation determined that Respondent provided false
6 banking information in the insurance applications for at least six (6) consumers in order to
7 qualify them for Allstate’s Easy Pay Plan (“EPP”) discount.

8 6. On or about January 25, 2023, the Department sent an email correspondence
9 to Respondent requesting his response to Allstate’s allegation by February 15, 2023.

10 7. On or about January 26, 2023, Respondent replied to the Department’s email
11 stating “[a]t the time I didn’t realize what I was doing was falsifying information and I was
12 following the process of how I was trained. ... [I] take full responsibility’s [sic] for my
13 actions.”

14 8. On or about March 21, 2023, the Department conducted an Examination
15 Under Oath (“EUO”) of Respondent. During the EUO, Respondent confirmed that the
16 banking information associated with the six (6) Allstate’s consumers was false. Respondent
17 further confirmed that he created false banking information if the consumer expressed
18 interested in the EPP discount but did not have his/her banking information readily available
19 at the time of policy inception. Respondent later either updated the consumer’s policy and
20 entered correct banking information, or “switch them to direct pay, which would remove the
21 discount,” if a consumer failed to provide banking information within certain period of time.
22 Respondent also stated that “some policies would slip thought the cracks” as it appears to be

1 the case with the six (6) consumers in questions.

2 **CONCLUSIONS OF LAW**

3 6. The Director has jurisdiction over this matter.

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

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

10 9. Grounds exist, in addition to or instead of any suspension or revocation for the
11 Director to impose a civil penalty of not more than \$250.00 for each unintentional failure or
12 violation up to an aggregate civil penalty of \$2,500.00, or impose a civil penalty of not more
13 than \$2,500.00 for each intentional failure or violation, up to an aggregate civil penalty of
14 \$15,000.00. A.R.S. § 20-295(F).

15 **ORDER**

16 **IT IS HEREBY ORDERED THAT:**

17 1. Israel Mock shall immediately pay to the Department a civil money penalty
18 in the amount of **one thousand dollars (\$1,000.00)**.

19 Effective this 13th day of June, 2023.

20 *Barbara D. Richardson*

21

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

CONSENT TO ORDER

1
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

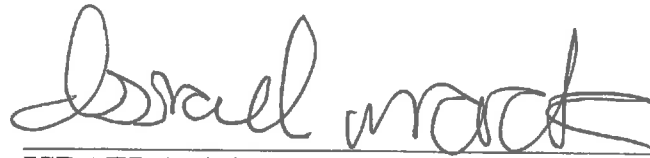
1 future, can result in disciplinary action which may include a greater civil money penalty and
2 suspension or revocation of its license.

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 June 13 2023

13 DATE

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13 **ISRAEL MOCK**

(NATIONAL PRODUCER NO. 20030343)

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1 **COPY** of the foregoing delivered via email
this 13th day of June, 2023, to:

2 Israel Mock
3 4201 W. Union Hills Drive, Apt. 2023
4 Glendale, AZ 85308-1743
5 Respondent

5 **COPY** of the foregoing delivered/emailed same date, to:

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

12 Israel Mock
13 israelmock@allstate.com
14 israelmock@gmail.com
15 Respondent

15 Ana Starcevic

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