







1 Respondent's failure to respond to the CA DOI's inquiry.

2 9. Respondent failed to report the CA DOI action to the Department.

3 **CONCLUSIONS OF LAW**

4 1. The Director has jurisdiction over this matter.

5 2. Respondent's conduct, as described above, constitutes violating any provision  
6 of this title (Title 20) or any rule, subpoena or order of the Director, within the meaning of  
7 A.R.S. § 20-295(A)(2).

8 3. Respondent's conduct, as described above, constitutes failing to report an  
9 administrative action taken in another jurisdiction within thirty (30) days after final  
10 disposition of the matter, within the meaning of A.R.S. § 20-301(A).

11 4. Grounds exist for the Director to suspend for not more than twelve months or  
12 revoke Respondent's insurance producer license, within the meaning of A.R.S. § 20-295(A).

13 5. Grounds exist for the Director to impose a civil penalty of not more than two  
14 hundred fifty dollars (\$250.00) for each unintentional failure or violation, up to an aggregate  
15 civil penalty of two thousand five hundred dollars (\$2,500.00), or impose a civil penalty of  
16 not more than two thousand five hundred dollars (\$2,500.00) for each intentional failure or  
17 violation, up to an aggregate civil penalty of fifteen thousand dollars (\$15,000.00), within the  
18 meaning of A.R.S. § 20-295(F).

19 **ORDER**

20 IT IS HEREBY ORDERED THAT:

21 1. Ronald Ray Willoughby, Jr.'s Arizona insurance producer license, National  
22 Producer Number 2778934, is suspended for sixty (60) days, effective immediately.

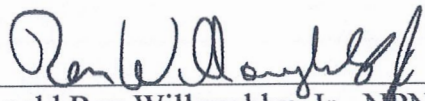




1           6.     Respondent acknowledges that the acceptance of this Consent Order by the  
2 Director is solely to settle this matter against him and does not preclude any other agency,  
3 officer, or subdivision of this state including the Department from instituting civil or criminal  
4 proceedings as may be appropriate now or in the future not related to this matter.

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

10  
11 12/18/2020  
Date

  
\_\_\_\_\_  
Ronald Ray Willoughby, Jr., NPN 2778934

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19 **COPY** of the foregoing E-mailed  
this 4th day of January, 2020, to:

20 Ronald Ray Willoughby, Jr.  
21 6929 E. Greenway Pkwy., Ste-180  
22 Scottsdale, AZ 85254-2143  
[ron@claritywr23.com](mailto:ron@claritywr23.com)  
Respondent

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

- 2 Deian Ousounov, Regulatory Legal Affairs Officer
- 3 Ana Starcevic, Paralegal Project Specialist
- 4 Catherine M. O'Neil, Consumer Legal Affairs Office
- 5 Steven Fromholtz, Licensing Division Manager
- 6 Aqueelah Currie, Licensing Supervisor
- 7 Wendy Greenwood, Investigator
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- 10 100 North 15th Avenue, Suite 261
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12 Francine Juarez

13 Francine Juarez

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