

1 options to choose from. Option A provided coverage for lost or damaged
2 articles at 30 cents per pound per article at no cost to the consumer. The
3 remaining three options offered "full value protection" to repair or replace
4 the item, whichever was less. The consumer was charged a premium for
5 these options based on the declared value of the shipment and the amount of
6 deductible selected by the consumer. The consumer could select Option B
7 with no deductible, Option C with a \$100 deductible or Option D with a \$200
8 deductible.

9 6. The contract in use in and around 1996 and early 1997 offered
10 coverage for "repairable or replacement cost of the item".

11 7. In or around 1997, the deductibles on the full value protection
12 plan were increased to \$100 on Option B, \$200 on Option C and \$300 on
13 Option D.

14 8. The contract was changed in and around 1998 from offering
15 coverage for "repairable or replacement cost of the item" to offering
16 coverage for "repairable or depreciated replacement cost of the item".

17 9. The "Value Protection" coverage was not underwritten by an
18 insurer authorized to transact insurance in the State of Arizona.

19 10. On or about November 27, 1996, Sandra Kaye ("Kaye")
20 contracted with Movers to move her personal property. Kaye signed a
21 contract with Movers in which she elected to purchase \$25,000 of full value
22 protection with no deductible for a premium of \$88.

23 11. On or about November 27, 1996, Kaye paid Movers \$653 which
24 included the \$88 payment for the full value protection.

25 12. On or about February 27, 1997, Dee Greene ("Greene")
26 contracted with Movers to move and store some of her personal property.
27 Greene signed a contract with Movers in which she elected to purchase
28 \$25,000 of full value protection with a \$250 deductible for a premium of \$54.

1 The Notice of Appeal and request for Informal Settlement Conference
2 described above may be addressed to:

3 Deputy Director
4 Arizona Department of Insurance
5 2910 North 44th Street, Suite 210
6 Phoenix, Arizona 85018
7 ATTN: Hearing Administration

8 Copies of the foregoing mailed/delivered
9 this 26th day of May, 1999 to:

10 Munadhil D. Alawy
11 Movers Of The Valley
12 663 W. 2nd Avenue, #21
13 Mesa, Arizona 85210

14 Office of Administrative Hearings
15 1400 West Washington, Suite 101
16 Phoenix, Arizona 85007

17 Shelby Cuevas
18 Assistant Attorney General
19 1275 West Washington Street
20 Phoenix, Arizona 85007
21 Attorney for the Department

22 Sara Begley, Deputy Director
23 Gerrie L. Marks, Executive Assistant for Regulatory Affairs
24 John D. Gagne, Assistant Director
25 Catherine M. O'Neil, Consumer Legal Affairs Officer
26 Maureen Catalioto, Licensing Supervisor
27 Bob Hill, Investigator
28 Arizona Department of Insurance
 2910 North 44th Street, Suite 210
 Phoenix, Arizona 85018

29 
30 Curvey Walters Burton