

STATE OF ARIZONA
Department of Insurance and Financial Institutions
FILED July 7, 2023 by AS

STATE OF ARIZONA

DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

In the Matter of Unlicensed Activity of:

**FIRST PREMIER HOME WARRANTY
CORP**

2918 Avenue R
Brooklyn, NY 11229

Respondent.

**No. 23A- 034 -INS
CONSENT ORDER**

The Arizona Department of Insurance and Financial Institutions (the "Department") has received evidence that First Premier Home Warranty Corp ("Respondent") has 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 is a New York domiciled company.
2. The Department originally issued a service company permit, SBS Company Number 512941931, to Respondent on December 28, 2020, effective January 1, 2021 to December 31, 2021.
3. Respondent renewed its service company permit with the Department in April 2022, effective January 1, 2022, through December 31, 2022.
4. Respondent failed to timely renew its service company permit for the year 2023 by the end of its permit term on March 31, 2023.
5. Respondent's service company permit expired at midnight on March 31, 2023.
6. On or about April 21, 2023, the Department sent an email to Respondent stating that "[Respondent's] Service Company Permit is expired. [Respondent] is no longer authorized to issue service contracts to Arizona residents, effective [April] 01, 2023."

1 18. Grounds exist for the Director to order Respondent to cease and desist from offering and
2 issuing service contracts without a permit. A.R.S. § 20-1095.09(B).

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

7 **ORDER**

8 IT IS ORDERED

9 1. Respondent shall immediately pay to the Department a civil money penalty in the amount
10 of one hundred dollars (\$100.00).

11 2. Respondent shall pay to the Department outstanding late renewal fees in the amount of four
12 hundred fifty dollars (\$450.00).

13 3. Respondent shall continue to investigate and pay all claims arising out of acts covered by
14 Respondent's service contracts issued to Arizona residents for so long as such claims may legally be
15 brought against the contract holders.

16 4. Respondent shall not sell and issue any service contracts in Arizona without an active
17 service company permit.

18
19 Effective this 7th day of July, 2023.

20 *Barbara D. Richardson*

21 _____
22 Barbara D. Richardson, Director
23 Arizona Department of Insurance and Financial Institutions
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CONSENT TO ORDER

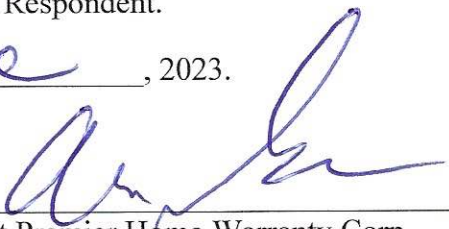
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1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law and Order.
2. Respondent consents to the personal and subject matter jurisdiction of the Department in this matter, and voluntarily consents to the entry of this Order.
3. Respondent is aware of its right to an administrative hearing in this matter and hereby knowingly and voluntarily waives that right.
4. Respondent states that no promise of any kind or nature whatsoever, except as expressly contained in this Consent Order, was made to it to induce it to enter into this Consent Order and that it has entered into this Consent Order knowingly and voluntarily.
5. Respondent acknowledges that the acceptance of this Consent Order by the Director is solely to settle this matter and does not preclude the Department from instituting other proceedings as may be appropriate now or in the future. Furthermore, and notwithstanding any language in this Consent Order, this Consent Order does not preclude in any way any other state agency or officer or political subdivision of this state from instituting proceedings, investigating claims, or taking legal action as may be appropriate now or in the future relating to this matter or other matters concerning Respondent, including but not limited to violations of Arizona's Consumer Fraud Act.
6. Respondent acknowledges that, other than with respect to the Department, this Consent Order makes no representations, implied or otherwise, about the views or intended actions of any other state agency or officer or political subdivision of the state relating to this matter or other matters concerning Respondent.
7. Respondent waives all rights to seek an administrative or judicial review or otherwise to challenge or contest the validity of this Consent Order and its accompanying parts before any court of competent jurisdiction.

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8. Albert Sayegh represents that he is the President of Respondent and, as such, is authorized to sign the Consent to Assessment on behalf of Respondent.

DATED this 20 day of June, 2023.

By: 

First Premier Home Warranty Corp
Albert Sayegh, President

1 **COPY** of the foregoing delivered/mailed
this 7th day of July 2023, to:

2 First Premier Home Warranty Corp
3 Attn: Albert Sayegh, President
4 2918 Avenue R
5 Brooklyn, NY 11229
abe@firstpremierhomewarranty.com
Respondent

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

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

18 *Ana Starcevic*
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