

STATE OF ARIZONA
Department of Insurance and Financial Institutions
FILED April 6, 2024 by AS

STATE OF ARIZONA

DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

In the Matter of an Appeal by:

No. 24A-026- INS

DAVID REDFERN

CONSENT ORDER

(National Producer No. 18973653)

Petitioner.

The Arizona Department of Insurance and Financial Institutions (“Department”) has received evidence that David Redfern (“Petitioner”) violated provisions of Arizona Revised Statutes (“A.R.S.”) Title 20. Petitioner 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. On or about September 26, 2023, the Petitioner submitted to the Department an application for an Arizona non-resident insurance producer license through the National Insurance Producer Registry (the “Application”).

2. While completing the Application, under Background Questions, Petitioner answered “No” to the following question, quoted in part, “[h]ave you ever been named or involved as a party in an administrative proceeding, including FINRA sanction or arbitration proceeding regarding any professional or occupational license or registration? "Involved" means having a license censured, suspended, revoked, canceled, terminated; or, being assessed a fine, a cease and desist order, a prohibition order, a compliance order,

1 placed on probation, sanctioned or surrendering a license to resolve an administrative
2 action. “Involved” also means being named as a party to an administrative or arbitration
3 proceeding, which is related to a professional or occupational license, or registration.
4 “Involved” also means having a license, or registration application denied or the act of
5 withdrawing an application to avoid a denial. INCLUDE any business so named because of
6 your actions in your capacity as an owner, partner, officer or director, or member or
7 manager of a Limited Liability Company.”

8 3. Petitioner answered “Yes” to the Attestation section of the Application.

9 4. Petitioner’s professional background check revealed that:

- 10 • On or about November 14, 2018, the California Department of Insurance
11 issued an Order of Summary Denial of Unrestricted License and for
12 Issuance of a Restricted License against Petitioner.
- 13 • On or about February 20, 2019, the South Dakota Department of Labor
14 and Regulation Division of Insurance issued a letter denying Petitioner’s
15 insurance producer license application.

16 5. On or about October 4, 2023, the Department sent a letter to Petitioner
17 informing him that his license application was denied due to “[p]roviding incorrect,
18 misleading, incomplete or materially untrue information in the license application;”
19 “[o]btaining or attempting to obtain a license through misrepresentation or fraud;” and
20 “[h]aving an insurance producer license, or its equivalent, denied, suspended or revoked in
21 any state, province, district or territory.”

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ORDER

IT IS HEREBY ORDERED THAT:

David Redfern shall immediately pay to the Department a civil money penalty in the amount of seventy-five dollars (\$75.00).

Effective this 6th day of April, 2024.

Barbara D. Richardson

Barbara D. Richardson
Cabinet Executive Officer
Executive Deputy Director
Arizona Department of Insurance and Financial Institutions

CONSENT TO ORDER

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1. Petitioner acknowledges that it has been served with a copy of the foregoing Consent Order in the above-referenced matter, has read it, is aware of its right to an administrative hearing in this matter and has knowingly and voluntarily waived that right.

2. Petitioner accepts the personal and subject matter jurisdiction of the Department over it in this matter.

3. Petitioner acknowledges that no promise of any kind or nature has been made to induce it to sign the Consent to Order and it has done so knowingly and voluntarily.

4. Petitioner acknowledges and agrees that the acceptance of this Consent to 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 Petitioner, including but not limited to violations of Arizona’s Consumer Fraud Act. Petitioner 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 Petitioner.

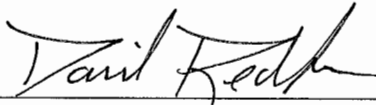
5. Petitioner acknowledges and agrees that failure to correct the violations set forth above in this Consent Order, or any repeat findings of the above violations in the

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

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12 04/04/2024
DATE

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12 _____
13 **DAVID REDFERN**
(National Producer No. 18973653)

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COPY of the foregoing delivered via email
this 8th day of April, 2024, to:

David Redfern
david@drcaptax.com
Petitioner

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

Deian Ousounov, Chief Financial Deputy Director
Alena Caravetta, Regulatory Legal Affairs Officer
Ana Starcevic, Paralegal Project Specialist
Catherine O’Neil, Consumer Regulatory Affairs Officer
Steven Fromholtz, Division Manager, Licensing
Linda Lutz, Legal Assistant, Licensing
Aqueelah Currie, Licensing Supervisor
Arizona Department of Insurance and Financial Institutions
100 North 15th Avenue, Suite 261
Phoenix, Arizona 85007-2630

Ana Starcevic
