



1 disclosed personal information about the Bunton's to Swan including: the fact that they had applied for  
2 life insurance policies and had paid the initial premiums; the amount of life insurance Robert Bunton  
3 had applied for; Respondent's position that Robert Bunton's policy had not gone into effect before his  
4 death because he had failed to have the required physical; and steps Gail Bunton had taken to satisfy the  
5 physical examination requirements for her life insurance policy.

6 5. Respondent represented to the Department that he disclosed this information to Swan  
7 because he had become close to Robert Bunton and this was his way of dealing with Bunton's death.  
8 Respondent understands that the disclosure was inappropriate.

9 **CONCLUSIONS OF LAW**

10 1. The Director has jurisdiction over this matter.

11 2. Respondent's conduct constitutes the willful violation of, or willful noncompliance with,  
12 any provision of this title, or any lawful rule or order of the director, within the meaning of A.R.S. §20-  
13 316(A)(2).

14 3. Respondent Henderson's conduct constitutes disclosure of personal or privileged  
15 information, within the meaning of A.R.S. §20-2113.

16 4. Grounds exist for the Director to suspend, revoke or refuse to renew Respondent's  
17 license, and order restitution, pursuant to A.R.S. §20-316 (A) and (C), impose a civil penalty upon  
18 Respondent pursuant to A.R.S. §§20-316(C) and 20-2117, and order Respondent to cease and desist  
19 pursuant to A.R.S. §20-2116.

20 . . . .

21 . . . .

22 . . . .

23 . . . .

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23

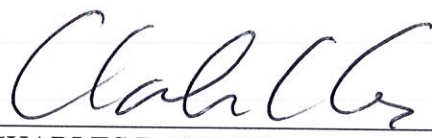
....

**ORDER**

IT IS HEREBY ORDERED THAT:

- 1. Respondent shall pay a civil penalty in the amount of seven hundred fifty dollars (\$750) to the Director payable upon the entry of this Order for remission to the State Treasurer for deposit in the State General Fund.
- 2. Respondent shall cease and desist from disclosing personal or privileged information in violation of A.R.S. §20-2113.

DATED AND EFFECTIVE this 18<sup>th</sup> day of January, 2001 .

  
 \_\_\_\_\_  
 CHARLES R. COHEN  
 Director of Insurance

**CONSENT TO ORDER**

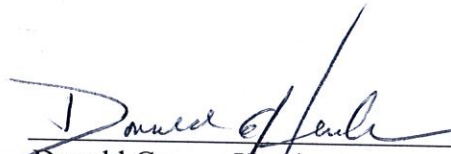
- 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law and Order.
- 2. Respondent admits the jurisdiction of the Director of Insurance, State of Arizona, and admits the foregoing Findings of Fact and consents to the entry of the foregoing Conclusions of Law and Order.
- 3. Respondent is aware of his right to notice and a hearing at which he may be represented by counsel, present evidence and examine witnesses. Respondent irrevocably waives his right to such notice and hearing and to any court appeals relating to this Consent Order.

1           4.     Respondent states that no promise of any kind or nature whatsoever, except as expressly  
2 contained in this Consent Order, was made to him to induce him to enter into this Consent Order and  
3 that he has entered into this Consent Order voluntarily.

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

8  
9     1-10-01

10     Date


  
11     Donald George Henderson  
12     License Number 44316

13     COPIES of the foregoing mailed/delivered  
14     this 18th day of January, 2001, to:

15     Donald George Henderson  
16     P. O. Box 13  
17     Vernon, AZ 85940

18     Allstate Life Insurance Company  
19     3199 Sanders Road  
20     Northbrook, IL 60062

21     Sara M. Begley, Deputy Director  
22     Gerrie L. Marks, Executive Assistant for Regulatory Affairs  
23     Mary Butterfield, Assistant Director  
24     Catherine M. O'Neil, Consumer Legal Affairs Officer  
25     Maureen J. Catalioto, Supervisor  
26     David Ulrich, Investigator  
27     Department of Insurance  
28     2910 North 44<sup>th</sup> Street, Suite 210  
29     Phoenix, Arizona 85018

  
30     Curvey Walters Burton