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DEPT OF INSURANCE &  
FINANCIAL INSTITUTIONS

STATE OF ARIZONA

DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

In the Matter of:

No. 21A-073-INS

**GORSKY, STEPHANIE ANN**  
(National Producer No. 8735275)

**CONSENT ORDER**

Respondent.

The Arizona Department of Insurance and Financial Institutions (“Department”) has received evidence that **Stephanie Ann Gorsky** (“**Gorsky**” or “**Respondent**”) violated provisions of Title 20, Arizona Revised Statutes (“A.R.S”). 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. Gorsky is, and was at all material times, licensed as an Arizona insurance producer. Gorsky’s license, National Producer Number 8735275, was initially issued on March 8, 2006. The license renewed effective March 1, 2018 and is set to expire on February 28, 2022.

2. Gorsky’s business and mailing address of record with the Department is 3802 West Michelle Drive, Glendale, Arizona 85308-2719. Gorsky’s business e-mail address of record with the Department is [sgorsky22@gmail.com](mailto:sgorsky22@gmail.com).

1 Allstate Complaint

2 3. On or about October 30, 2019, the Department received a letter from Allstate  
3 Insurance Company (“Allstate”) regarding Gorsky’s “for cause” termination from the  
4 company. In its letter, Allstate alleged Gorsky falsified company records.

5 4. Pursuant to the Department’s request for records, Allstate provided its  
6 summary of evidence as regards their revocation of Gorsky’s binding authority. Allstate’s  
7 summary stated that Gorsky processed endorsements to add herself as an operator to five (5)  
8 policies. Gorsky stated she occasionally drove the vehicles in question. However, her name  
9 was not listed on the title of any of the vehicles, she did not have an insurable interest, nor  
10 did she live at any of the garaging locations of the vehicles. Gorsky confirmed she had her  
11 own auto policy separate from the policies on which she was listed as an operator. During  
12 her interview, Gorsky stated that operators were added to help lower the premium.

13 5. Allstate also provided the Department with an Excel spreadsheet documenting  
14 the falsified policies as well as copies of each policy on which Gorsky had been listed as an  
15 additional driver.

16 6. On August 6, 2021, the Department held a telephonic conference with Gorsky.  
17 During the interview, Gorsky admitted that she knowingly added her name as an additional  
18 driver to auto policies for family, friends, and longtime customers without having an  
19 insurable interest in any of their vehicles.

20 **CONCLUSIONS OF LAW**

21 7. The Director of the Department (“Director”) has jurisdiction over this matter.  
22

1 8. Respondent's conduct, as described above, constitutes intentionally  
 2 misrepresenting the terms of an actual or proposed insurance contract or application for  
 3 insurance, within the meaning of A.R.S. § 20-295(A)(5).

4 9. Respondent's conduct, as described above, constitutes using fraudulent,  
 5 coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or  
 6 financial irresponsibility in the conduct of business in this state or elsewhere, within the  
 7 meaning of A.R.S. § 20-295(A)(8).

8 10. Grounds exist for the Director to suspend for not more than twelve months or  
 9 revoke Respondent's insurance producer license, pursuant to A.R.S. § 20-295(A).

10 11. Grounds exist, in addition to or instead of any suspension or revocation, for the  
 11 Director to impose a civil penalty of not more than \$250.00 for each unintentional failure or  
 12 violation up to an aggregate civil penalty of \$2,500.00, or impose a civil penalty of not more  
 13 than \$2,500.00 for each intentional failure or violation, up to an aggregate civil penalty of  
 14 \$15,000.00.

**ORDER**

16 IT IS HEREBY ORDERED THAT:

17 **Stephanie Gorsky** shall immediately pay a civil penalty in the amount of two  
 18 thousand five hundred dollars (\$2,500.00).

19 Effective this 20<sup>th</sup> 45 day of September, 2021.



21 \_\_\_\_\_  
 22 Evan G. Daniels, Director  
 Arizona Department of Insurance and Financial Institutions

1 **CONSENT TO ORDER**

2 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law  
3 and Order.

4 2. Respondent admits to the jurisdiction of the Director of the Arizona  
5 Department of Insurance and Financial Institutions and admits the foregoing Findings of Fact  
6 and consent to the entry of the foregoing Conclusions of Law and Order.

7 3. Respondent is aware of her right to notice and to a hearing, at which she may  
8 be represented by counsel, present evidence and examine witnesses.

9 4. Respondent irrevocably waives her right to such notice and hearing and to any  
10 court appeals relating to this Consent Order.

11 5. Respondent states that no promise of any kind or nature whatsoever, except as  
12 expressly contained in this Consent Order, was made to induce her to enter into this Consent  
13 Order and that she has entered into this Consent Order voluntarily.

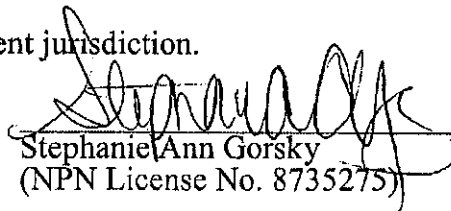
14 6. Respondent acknowledges and agrees that the acceptance of this Consent  
15 Order by the Director is solely to settle this matter and does not preclude the Department  
16 from instituting other proceedings as may be appropriate now or in the future. Furthermore,  
17 and notwithstanding any language in this Consent Order, this Consent Order does not  
18 preclude in any way any other state agency or officer or political subdivision of this state  
19 from instituting proceedings, investigating claims, or taking legal action as may be  
20 appropriate now or in the future relating to this matter or other matters concerning the  
21 Respondent, including but not limited to violations of Arizona's Consumer Fraud Act.  
22 Respondent acknowledges that, other than with respect to the Department, this Consent

1 Order makes no representations, implied or otherwise, about the views or intended actions of  
2 any other state agency or officer or political subdivision of the state relating to this matter or  
3 other matters concerning the Respondent.

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

9 8. Respondent waives all rights to seek an administrative or judicial review or  
10 otherwise to challenge or contest the validity of this Consent Order and its accompanying  
11 parts before any court of competent jurisdiction.

12 9-8-2021  
Date

  
Stephanie Ann Gorsky  
(NPN License No. 8735275)

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17  
18 **COPY** of the foregoing delivered by E-mail  
this 21st day of September, 2021, to:

19 Stephanie Ann Gorsky  
20 3802 W. Michelle Dr.  
Glendale, AZ 85308-2719  
21 Sgorsky22@gmail.com  
Respondent

22

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

2 Deian Ousounov, Regulatory Legal Affairs Officer  
Ana Starcevic, Paralegal Project Specialist  
3 Catherine M. O'Neil, Consumer Legal Affairs Officer  
Steven Fromholtz, Division Manager, Licensing Division  
4 Linda Lutz, Legal Assistant, Licensing Division  
Aqueelah Currie, Licensing Supervisor  
5 Wendy Greenwood, Investigator  
Arizona Department of Insurance and Financial Institutions  
6 100 North 15th Avenue, Suite 261  
Phoenix, Arizona 85007-2630

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8 Francine Juarez  
Francine Juarez

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