

MIKE KREIDLER
STATE INSURANCE COMMISSIONER

STATE OF WASHINGTON



OFFICE OF
INSURANCE COMMISSIONER

Phone: (360) 725-7000
www.insurance.wa.gov
FILED

2011 SEP -1 A 9:26

In The Matter of

Francis Suarez,

Licensee.

Hearing Unit, DIC
Patricia D. Peterson
Chief Hearing Officer

ORDER NO. 11-0187
NPN 682284
WAOIC 68464

ORDER REVOKING LICENSE

To: Francis Suarez
12050 15th Avenue NE; Suite C-1
Seattle, WA 98125

IT IS ORDERED AND YOU ARE HEREBY NOTIFIED that your Washington State insurance producer license is **REVOKED**, effective September 2, 2011, pursuant to RCW 48.17.530 and RCW 48.17.540(2).

THIS ORDER IS BASED ON THE FOLLOWING:

1. Francis Suarez holds a Washington resident insurance producer's license.
2. In January 2010 Francis Suarez was an appointed agent with Allstate Insurance. At that time, customer files belonging to Mr. Suarez's agency which contained personal identification information and protected health information attributable to over 200 customers, of which 11 were the clients of Mr. Suarez, were improperly disposed of and found by a citizen outside of property owned by Francis Suarez. Francis Suarez did not maintain and follow specific procedures to ensure personal information was stored and disposed of in a confidential manner.
3. In 2010 Francis Suarez sold at least 40 flood insurance policies to customers whereby he personally paid for the first year's premium to induce the customer to purchase the insurance.



4. By disclosing nonpublic personal health information about a consumer or customer without an authorization, Francis Suarez violated WAC 284-04-505. By failing to develop and implement written policies, standards and procedures for the management of health information, to guard against the use or disclosure of nonpublic health information by the licensee; Francis Suarez violated WAC 284-04-500.

5. By offering as an inducement to insurance any rebate, discount, abatement, or reduction of premium, Francis Suarez violated RCW 48.30.140(1).

6. Pursuant to RCW 48.17.530(b) and (h), the Commissioner may revoke the license of any insurance producer for violating any insurance laws or for conduct demonstrating incompetence, untrustworthiness, or financial irresponsibility in this state or elsewhere.

IT IS FURTHER ORDERED that you return your insurance producer license certificate to the Commissioner on or before the effective date of the revocation of your license, as required by RCW 48.17.530(4). Return your license to: Licensing Manager, Office of the Insurance Commissioner, P O Box 40257, Olympia, WA 98504-0257.

ENTERED AT TUMWATER, WASHINGTON, this 15 day of August, 2011.

MIKE KREIDLER
Insurance Commissioner

By: 

Robin E. Aronson
OIC Staff Attorney

NOTICE OF YOUR RIGHT TO A HEARING

If you are aggrieved by this Order, RCW 48.04.010 permits you to demand a hearing. Pursuant to that statute and others: You must demand a hearing, in writing, within 90 days after the date of this Order, which is the day it was mailed to you, or you will waive your right to a hearing. Your demand for a hearing must specify the reasons why you think this Order should be changed. Upon receipt of your demand for hearing, you will be contacted by an assistant of the Chief Hearing Officer to schedule a teleconference with you and the Insurance Commissioner's Office to discuss the hearing and the procedures to be followed.

Please send any demand for hearing to:

Office of the Insurance Commissioner
Attention Patricia D. Petersen, Chief Hearing Officer
Hearings Unit
P.O. Box 40255
Olympia, WA 98504-0255

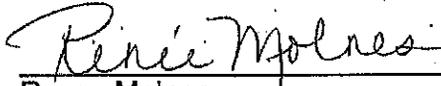
CERTIFICATE OF MAILING

The undersigned certifies under the penalty of perjury under the laws of the State of Washington that I am now and at all times herein mentioned, a citizen of the United States, a resident of the State of Washington, over the age of eighteen years, not a party to or interested in the above-entitled action, and competent to be a witness herein.

On the date given below I caused to be served the foregoing ORDER REVOKING LICENSE on the following individual via US Mail.

Francis Suarez
12050 15th Avenue NE; Suite C-1
Seattle, WA 98125

SIGNED this 15th day of August, 2011, at Tumwater, Washington.



Renee Moines