STATE OF ARIZONA
FILED

MAY 1 2007

DEPT OF INSURANCE
BY _____

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

In the Matter of:	)	
	)	**No. 07A-** 084**-INS**
MARGARET MCMANON COYLE,	)	
	)	**CONSENT ORDER**
Respondent.	)	
	)	
	)	

The State of Arizona Department of Insurance ("Department") has received evidence that Margaret McManon Coyle ("Respondent") has violated provisions of Title 20, Arizona Revised Statutes. Respondent wishes to resolve this matter without the commencement of formal proceedings and admits the following Findings of Fact are true and consents to entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

1. Respondent is and was, at all times material, licensed as a resident life insurance producer, Arizona license number 878422, which expires on October 31, 2010.

2. On or about November 15, 2006, Respondent sent a letter to a potential client that states "We are approved by the Insurance Commissioner in Arizona for providing G3 Trusts." The Department does not approve or regulate trusts.

CONCLUSIONS OF LAW

1. The Director has jurisdiction over this matter.

2. Respondent's conduct as described above constitutes violating any provision of this ARS Title 20, within the meaning of A.R.S. §20-295(A)(2).

3. Respondent's conduct as described above constitutes making a statement in the form of a letter containing any assertion, representation or statement with respect to the business of insurance which is untrue, deceptive or misleading, within the meaning of A.R.S. §20-444(A)

4. Grounds exist for the Director to suspend, revoke, or refuse to renew Respondent's insurance license, impose a civil penalty and/or order restitution pursuant to A.R.S. §§20-295(A) & (F) and 20-456(B).

ORDER

IT IS HEREBY ORDERED THAT:

1. Respondent shall pay a civil penalty in the amount of $500.00 to the Director for deposit in the State General Fund in accordance with A.R.S. § 20-295(G).

DATED AND EFFECTIVE this 26th day of April, 2007.

CHRISTINA URIAS
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 her right to notice and a hearing at which she may be represented by counsel, present evidence and examine witnesses. Respondent irrevocably waives her right to such notice and hearing and to any court appeals relating to this Consent Order.

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

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

4/20/2007
Date

Margaret McManon Coyle
Margaret McManon Coyle, License No. 878422

COPIES of the foregoing mailed/delivered
this 1st day of May, 2007, to:

Margaret McManon Coyle
3235 E. Wildwood Drive
Phoenix, AZ 85048

Mary E. Kosinski, Executive Assistant for Regulatory Affairs
Terry Cooper, Assistant Director
Catherine M. O'Neil, Consumer Legal Affairs Officer
Steve Fromholtz, Licensing Supervisor
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