STATE OF ARIZONA FILED

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STATE OF ARIZONA

DEPARTMENT OF INSURANCE

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| In the Matter of: |) |
|-------------------------|--------------------------------|
| MARGARITA ELENE QUIROGA | No. 08A-068-INS |
| (License number 898445) | CONSENT ORDER |
| |) Hearing 7/1/08, 9:00 a.m. |
| Respondent |) |
| |) |

The State of Arizona Department of Insurance ("Department") has received evidence that Margarita Elene Quiroga has 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 entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

- 1. Margarita Elene Quiroga ("Respondent") is, and was at all material times licensed as a resident accident/health and life producer, Arizona license number 898445 which expires December 31, 2010.
- 2. Respondent's mailing, business and residence addresses of record with the Department are: c/o Primerica, 10000 N. 31st Ave., Suite B101, Phoenix, Arizona 85051 (business); 4127 W. Dailey St., Phoenix, Arizona 85053 (residence).
- 3. On or about August 10, 2007, the Department issued to Respondent an insurance license as a resident accident/health and life producer, Arizona license number 898445.
- 4. On December 31, 2007, the Department notified Respondent by mail at her business address of record that her fingerprint card had been processed and returned by the Federal Bureau of Investigation ("FBI") as illegible. The Department requested a replacement set of fingerprints along with a completed "Illegible Fingerprint Replacement Form" on or before February 4, 2008.

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3. The hearing, Docket # 08A-068-INS, scheduled for July 1, 2008 at 9:00 a.m. is vacated.

DATED AND EFFECTIVE this ______ day of _______, 2008.

CHRISTINA URIAS Director of Insurance

CONSENT TO ORDER

- Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law and Order.
- Respondent admits to 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 including the Department from instituting civil or criminal proceedings as may be appropriate now or in the future not related to this matter.

| 1 | 6. Respondent acknowledges that this Consent Order is an administrative action | |
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| 2 | that the Department will report to the National Association of Insurance Commissioners | |
| 3 | (NAIC). Respondent further acknowledges that she must report this administrative action to | |
| 4 | any and all states in which she holds an insurance license and must disclose this | |
| 5 | administrative action on any license application. | |
| 6 | | |
| 7 | 6.06/08 Man L LD | |
| 8 | Date Margarita Elene Quiroga, Arizona License #898445 | |
| 9 | COPIES of the foregoing mailed/delivered | |
| 10 | this 18th day of June, 2008, to: | |
| 11 | Margarita Elene Quiroga 4127 W. Dailey St. | |
| 12 | Phoenix, Arizona 85053 Respondent | |
| 13 | Mary E. Kosinski, Exec. Assistant for Regulatory Affairs | |
| 14 | Catherine M. O'Neil, Consumer Legal Affairs Officer Steven Fromholtz, Licensing Supervisor | |
| 15 | Department of Insurance 2910 North 44 th Street, Suite 210 Phoenix, Arizona 85018 | |
| 16 | | |
| 17 | Lewis Kowal, Administrative Law Judge Office of Administrative Hearings | |
| 18 | 1400 West Washington, Suite 101 Phoenix, AZ 85007 | |
| 19 | (188000 Buston | |
| 20 | Curvey Walters Burton | |
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