

1 5. To date, Respondent has not submitted a full set of fingerprints to the
2 Department.

3 6. On April 30, 2008, the Department set a hearing and issued a Notice of Hearing
4 for revocation of Respondent's license.

CONCLUSIONS OF LAW

5 1. The Director has jurisdiction over this matter.

6 2. Respondent's conduct as described above constitutes the violation of the
7 requirement that an applicant submit a full set of fingerprints to the Department within the
8 meaning of A.R.S. § 20-285(F)(2).

9 3. Respondent's conduct as described above constitutes providing incomplete
10 information in the license application within the meaning of A.R.S. § 20-295(A)(1).

11 4. Respondent's conduct as described above constitutes the violation of any
12 provision of A.R.S. Title 20 or any rule, subpoena or order of the director within the meaning of
13 A.R.S. §20-295(A)(2).

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

ORDER

17 IT IS HEREBY ORDERED THAT:

18 1. Respondent shall immediately submit to the Department a full set of fingerprints
19 and a completed Illegible Fingerprint Replacement Form.

20 2. Respondent shall immediately pay to the Department a civil money penalty in the
21 amount of \$100.

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1 6. Respondent acknowledges that this Consent Order is an administrative action
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 6/16/08
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
12 4127 W. Dailey St.
13 Phoenix, Arizona 85053
14 Respondent

15 Mary E. Kosinski, Exec. Assistant for Regulatory Affairs
16 Catherine M. O'Neil, Consumer Legal Affairs Officer
17 Steven Fromholtz, Licensing Supervisor
18 Department of Insurance
19 2910 North 44th Street, Suite 210
20 Phoenix, Arizona 85018

21 Lewis Kowal, Administrative Law Judge
22 Office of Administrative Hearings
23 1400 West Washington, Suite 101
Phoenix, AZ 85007


Curvey Walters Burton