

DEC 9 2009

DEPT OF INSURANCE
BY 

STATE OF ARIZONA
DEPARTMENT OF INSURANCE

In the Matter of:

PONCE, MARIA LOURDES,
(Arizona License # 910980)
(National Producer # 10188507)

Respondent.

No. 09A- 149 - INS

CONSENT ORDER

The State of Arizona Department of Insurance ("Department") has received evidence that **Maria Lourdes Ponce** ("Respondent") 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 material times, licensed as an Arizona resident property and casualty insurance producer, Arizona license number 910980, which expires on July 31, 2011.

2. Respondent was at all material times, employed by Copper Silver Insurance Agency. On April 2, 2009, Respondent created a fictitious Letter of Experience and automobile insurance policy application and submitted them to Mendota Insurance Company for the purpose of obtaining a lower premium for her client.

CONCLUSIONS OF LAW

1. The Director has jurisdiction over this matter.

1 **CONSENT TO ORDER**

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

4 2. Respondent admits the jurisdiction of the Director of Insurance, State of Arizona,
5 and admits the foregoing Findings of Fact and consents to the entry of the foregoing
6 Conclusions of Law and Order.

7 3. Respondent is aware of her right to notice and a hearing at which she may be
8 represented by counsel, present evidence and examine witnesses. Respondent irrevocably
9 waives her right to such notice and hearing and to any court appeals relating to this Consent
10 Order.

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

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

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

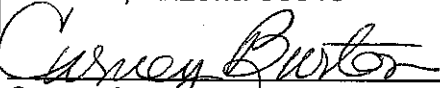
23 11/25/09
Date

Maria L. Ponce
Maria Lourdes Ponce, License No. 910980

1 COPIES of the foregoing mailed/delivered
this 9th day of December, 2009, to:

2 Maria Lourdes Ponce
3 3123 W. Port Royale Lane
4 Phoenix, AZ 85053
5 Respondent

6 Mary Kosinski, Executive Assistant for Regulatory Affairs
7 Catherine M. O'Neil, Consumer Legal Affairs Officer
8 Steve Fromholtz, Licensing Supervisor
9 Arnold Sniegowski, Investigator
10 Department of Insurance
11 2910 North 44th Street, Suite 210
12 Phoenix, Arizona 85018

13 
14 Curvey Walters Burton