

MAR 8 2011

DEPT OF INSURANCE
BY CB

STATE OF ARIZONA
DEPARTMENT OF INSURANCE

In the Matter of:

No. 10A-202-INS

**ORONA, LILLIAN,
(Arizona License # 960854)
(National Producer # 15665774)**

**PROPOSED FINDINGS OF FACT,
CONCLUSIONS OF LAW AND ORDER**

Respondent.

On January 13, 2011, the Arizona Department of Insurance ("Department") issued a Notice of Hearing ("Notice") in the above-captioned matter, a copy of which is attached and incorporated by this reference. The Notice required **Lillian Orona** ("Orona" or "Respondent") to provide a written answer to the allegations set forth in the Notice within twenty days of the issuance of the Notice. As of this date, Respondent has failed to file an answer. On February 14, 2011, counsel for the Department filed a Request for Default and Proposed Findings of Fact, Conclusions of Law and Order. As of this date, Respondent has not responded to the Department's request. Pursuant to A.A.C.R20-6-106(D), a party that fails to file an answer within the time provided shall be deemed to be in default and one or more of the allegations in the Notice of Hearing may be deemed to be admitted.

FINDINGS OF FACT

1. Notice was proper.
2. Respondent is in default.
3. The allegations in the Notice are deemed admitted.

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CONCLUSIONS OF LAW

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2 1. The conduct alleged in the Notice constitutes grounds for the Director to
3 suspend, revoke or refuse to renew Respondent's license to transact insurance in Arizona,
4 pursuant to A.R.S. §20-295(A).

5 **ORDER**

6 IT IS ORDERED:

7 1. The insurance license held by Respondent is revoked effective upon the
8 issuance of this Order.

9 2. The hearing set for March 24, 2011, at 8:00 a.m. shall be vacated.

10 DATED this 7th day of March, 2011.

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12 
13 _____
14 CHRISTINA URIAS, Director
Arizona Department of Insurance


15 COPY of the foregoing mailed this
16 8th day of March, 2011 to:

17 Lewis Kowal, Administrative Law Judge
18 Office of Administrative Hearings
1400 West Washington, Suite 101
Phoenix, Arizona 85007

19 Steven Fromholtz, Licensing Supervisor
20 Mary Butterfield, Assistant Director
21 Catherine O'Neil, Legal Affairs
Mary Kosinski, Executive Assistant for Regulatory Affairs
22 Arizona Department of Insurance
2910 North 44th Street, Suite 210
Phoenix, Arizona 85018

23 ...
24 ...
25 ...
26 ...

1 Lillian Orona
3609 W. Rancho Dr.
2 Phoenix, Arizona 85019
Respondent

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4 
Curvey Burton

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1 A clear and accurate record of the proceedings will be made either by a court reporter
2 or by electronic means. A.R.S. §41-1092.07(E). If you want a copy of an electronic recording,
3 you must contact the Office of Administrative Hearings at (602) 542-9826. If the hearing was
4 transcribed by a court reporter and you want a copy of the transcript, you must pay the cost of
the transcript to the court reporter or other transcriber

5 If you have questions concerning this Notice of Hearing please direct them to Mary
6 Kosinski, Arizona Department of Insurance, (602) 364-3471, 2910 North 44th Street, Suite 210,
7 Phoenix, Arizona 85018.

8 **NOTICE OF APPLICABLE RULES**

9 On January 23, 1992, we adopted the rules of practice and procedure applicable in
10 contested cases before the Director of Insurance. The hearing will be conducted pursuant to
these rules. A.A.C. R20-6-101 through R20-6-115.

11 YOU MUST FILE A WRITTEN RESPONSE (ANSWER) TO THE ALLEGATIONS IN
12 THIS NOTICE WITH US WITHIN 20 DAYS AFTER WE ISSUE THIS NOTICE. A.A.C.
13 R20-6-106. YOUR RESPONSE SHOULD STATE YOUR POSITION OR DEFENSE AND
14 SHOULD SPECIFICALLY ADMIT OR DENY EACH ASSERTION IN THE NOTICE. IF YOU
15 DO NOT SPECIFICALLY DENY AN ASSERTION, WE WILL CONSIDER IT ADMITTED. ANY
DEFENSE YOU DO NOT RAISE WILL BE CONSIDERED WAIVED.

16 IF YOU DO NOT FILE YOUR RESPONSE ON TIME, WE WILL CONSIDER YOU IN
17 DEFAULT AND THE DIRECTOR MAY DEEM THE ALLEGATIONS IN THE NOTICE AS
18 TRUE. ACCORDINGLY, WE WILL TAKE WHATEVER ACTION IS APPROPRIATE
INCLUDING SUSPENSION, REVOCATION, IMPOSITION OF A CIVIL PENALTY AND
19 ORDERING RESTITUTION TO ANY INJURED PERSON.

20 **PERSONS WITH DISABILITIES**

21 PERSONS WITH DISABILITIES MAY REQUEST REASONABLE
22 ACCOMMODATIONS SUCH AS INTERPRETERS, ALTERNATIVE FORMATS, OR
23 ASSISTANCE WITH PHYSICAL ACCESSIBILITY. REQUESTS FOR ACCOMMODATIONS
SHOULD BE MADE AS EARLY AS POSSIBLE TO ALLOW TIME TO ARRANGE THE
ACCOMMODATIONS. IF YOU REQUIRE ACCOMMODATIONS, PLEASE CONTACT THE

1 OFFICE OF ADMINISTRATIVE HEARINGS AT (602) 542-9826.

2 The allegations supporting this Notice of Hearing are as follows:

3 1. Lillian Orona ("Respondent") is, and was at all material times licensed as a
4 resident life producer, Arizona license number 960854, which expires July 31, 2013.

5 2. Respondent's mailing, business and residence addresses of record with the
6 Department are: c/o Primerica, 6516 N. 7th Street, Ste. 203, Phoenix, Arizona 85014
(business and mailing); 3609 W. Rancho Dr., Phoenix, Arizona 85019 (residence).

7 3. On or about February 17, 2010, the Department issued to Respondent an
8 insurance license as a resident life producer, Arizona license number 960854.

9 4. On June 1, 2010, the Department notified Respondent by mail at her
10 business/mailling address of record that her fingerprint card had been processed and returned
11 by the Arizona Department of Public Safety (DPS) as illegible. The Department requested a
12 replacement set of fingerprints along with a completed "Illegible Fingerprint Replacement
13 Form" on or before July 1, 2010.

14 5. On September 9, 2010, the Department notified Respondent a second time by
15 mail at her residence address of record that it was about to initiate an administrative action
16 against her license for failure to comply with the fingerprint requirement. The Department
17 requested a response by September 30, 2010.

18 6. To date, Respondent has not submitted a full set of fingerprints to the
19 Department.

20 VIOLATIONS

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

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

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

1 Phoenix, Arizona 85019
Respondent

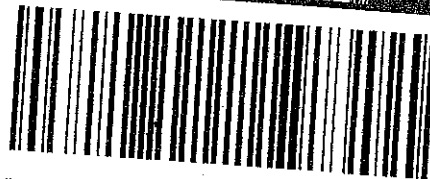
2 Lillian Orona
3 c/o Primerica
6516 N. 7th St., Ste. 203
4 Phoenix, Arizona 85014
Respondent

5 Mary E. Kosinski, Exec. Assistant for Regulatory Affairs
6 Mary Butterfield, Assistant Director
Catherine M. O'Neil, Consumer Legal Affairs Officer
7 Steven Fromholtz, Licensing Supervisor
Department of Insurance
8 2910 North 44th Street, Suite 210
Phoenix, Arizona 85018

9 Lewis Kowal, Administrative Law Judge
10 Office of Administrative Hearings
1400 West Washington, Suite 101
11 Phoenix, Arizona 885007

12 
13 Curvey Walters Burton

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18 **PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RETURN ADDRESS. FOLD AT DOTTED LINE**
CERTIFIED MAIL™



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