

STATE OF ARIZONA  
FILED

APR 4 2011

STATE OF ARIZONA  
DEPARTMENT OF INSURANCE

DEPT OF INSURANCE  
BY CB

In the Matter of:

**PALMIOTTO, CONCETTA CONNIE,**  
(License number # 961389)  
(NPN # 15684935)

Respondent

No. 11A-006-INS

CONSENT ORDER

Hearing 04/13/11, 8:00 a.m.  
ALJ Lewis Kowal

The State of Arizona Department of Insurance ("Department") has received evidence that **Concetta Connie Palmiotto** 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. Concetta Connie Palmiotto ("Respondent") is, and was at all material times licensed as a resident life producer, Arizona license number 961389, which expires September 30, 2013.
2. Respondent's mailing, business and residence addresses of record with the Department are: 8009 E. Saddle Horn Rd., Scottsdale, Arizona 85255 (business and residence); c/o Primerica Financial, 16425 N. Pima Rd., #325, Scottsdale, Arizona 85260 (mailing).
3. On or about February 25, 2010, the Department issued to Respondent an insurance license as a resident life producer, Arizona license number 961389.
4. On June 1, 2010, the Department notified Respondent by mail at her mailing address of record that her fingerprint card had been processed and returned by the Arizona Department of Public Safety (DPS) as illegible. The Department requested a replacement set of fingerprints along with a completed "Illegible Fingerprint Replacement Form" on or before July 1, 2010.





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     2/21/11  
 7     Date

*Concetta Connie Palmiotto*  
 Concetta Connie Palmiotto, Arizona License # 961389

8  
 9 COPIES of the foregoing mailed/delivered  
 this 4th day of April, 2011, to:

10 Concetta Connie Palmiotto  
 11 8711 E. Pinnacle Peak, #131  
 12 Scottsdale, Arizona 85255  
 Respondent

13 Mary E. Kosinski, Exec. Assistant for Regulatory Affairs  
 14 Mary Butterfield, Assistant Director  
 Catherine M. O'Neil, Consumer Legal Affairs Officer  
 Steven Fromholtz, Licensing Supervisor  
 Department of Insurance  
 15 2910 North 44<sup>th</sup> Street, Suite 210  
 16 Phoenix, Arizona 85018

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

19 *Curvey Walters Burton*  
 20 Curvey Walters Burton

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