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STATE OF ARIZONA
DEPARTMENT OF INSURANCE

In the Matter of:)	
)	No. 13A-136-INS
ESPARZA, DANIELLE CHRISTINE,)	
(License number # 1034649))	CONSENT ORDER
)	
)	Hearing 03/12/14, 8:00 a.m.
)	ALJ Sondra Vanella
Respondent)	

The State of Arizona Department of Insurance ("Department") has received evidence that **Danielle Christine Esparza** 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. Danielle Christine Esparza ("Respondent") is, and was at all material times licensed as a resident life producer, Arizona license number 1034649, which expires December 31, 2015.
2. Respondent's mailing, business, and residence addresses of record with the Department are: c/o Geico Licensing Department, 930 N. Finance Center Drive, Tucson, Arizona 85710 (mailing and business) and 14360 N. Arrowpoint Ash, Marana, Arizona 85658 (residence).
3. On or about November 26, 2012, the Department issued to Respondent an insurance license as a resident life producer, Arizona license number 1034649.
4. On April 24, 2013, 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

1 of fingerprints along with a completed "Illegible Fingerprint Replacement Form" on or before
2 May 22, 2013. The Respondent did not reply to the Department's request.

3 5. On May 16, 2013, the Department notified Respondent a second time by mail at
4 her residence address of record that it was about to initiate an administrative action against
5 her license for failure to comply with the fingerprint requirement. The Department requested a
6 response by May 31, 2013.

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

9 CONCLUSIONS OF LAW

10 1. The Director has jurisdiction over this matter.

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

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

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

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

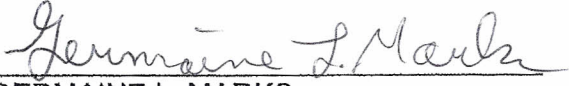
22 ORDER

23 IT IS HEREBY ORDERED THAT:

1. Respondent may surrender her insurance producer license, Arizona license
number **1034649**.

1 2. The hearing, Docket #13A-136-INS, scheduled for March 12, 2014, at 8:00 a.m.
2 is vacated.

3 DATED AND EFFECTIVE this 11th day of March, 2014.

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5 
6 GERMAINE L. MARKS
7 Director of Insurance

8 **CONSENT TO ORDER**

9 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law
10 and Order.

11 2. Respondent admits to the jurisdiction of the Director of Insurance, State of
12 Arizona, and admits the foregoing Findings of Fact and consents to the entry of the foregoing
13 Conclusions of Law and Order.

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


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

21 5. Respondent acknowledges that the acceptance of this Consent Order by the
22 Director is solely to settle this matter against her and does not preclude any other agency,
23 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
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 3/7/14

7 Date


8 
9 Danielle Christine Esparza, Arizona License # 1034649

10 COPIES of the foregoing mailed/delivered
11 this 11th day of March, 2014, to:

12 Danielle C. Esparza
13 14360 N. Arrowpoint Ash
14 Marana, Arizona 85658
15 Respondent

16 Darren Ellingson, Deputy Director
17 Mary Kosinski, Executive Assistant for Regulatory Affairs
18 Steve Fromholtz, Licensing Supervisor
19 Arizona Department of Insurance
20 2910 North 44th Street, Suite 210
21 Phoenix, Arizona 85018

22 Sondra Vanella, Administrative Law Judge
23 Office of Administrative Hearings
1400 West Washington, Suite 101
Phoenix, AZ 85007


Curvey Walters Burton
3735426