

DEC 01 2015

DEPT OF INSURANCE
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STATE OF ARIZONA
DEPARTMENT OF INSURANCE

In the Matter of:

BELTRAN, MARIA ELIANA
(Arizona License Number 1075245)
(National Producer Number 17249180)

No. 15A-179-INS
CONSENT ORDER

Respondent.

The State of Arizona Department of Insurance ("Department") has received evidence that **Maria Eliana Beltran** 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. Maria Eliana Beltran ("Beltran" or "Respondent") is, and was at all material times, licensed as an Arizona resident personal lines (P&C) insurance producer, Arizona license number 1075245, which expires May 31, 2017. Beltran first became licensed with the Department on April 22, 2014.

2. Beltran's addresses of record are: American Family Insurance, 850 W. 32nd Street, Suite 4, Yuma, Arizona 85364-7945 (business and mailing).

3. On or about March 31, 2014, Respondent submitted a Resident License Application to the Department ("Application"). The Background Questions of the Application asks: 1.B. Have you ever been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony? You may exclude juvenile adjudications

1 (offenses where you were adjudicated delinquent in a juvenile court). Respondent answered
2 "No" to Question 1.B.

3 4. The Attestation section of the Application states: 1. I hereby certify that, under
4 penalty of perjury, all of the information submitted in this application and attachments is true
5 and complete. I am aware that submitted false information or omitting pertinent or material
6 information in connection with this application is grounds for license revocation or denial of the
7 license and may subject me to civil or criminal penalties. Respondent answered "Yes" to
8 "Attestation Accepted."

9 **Felony Conviction**

10 5. On or about August 22, 2008, the Superior Court of Arizona, Yuma County,
11 convicted Respondent of the crime of misconduct involving weapons, a class six felony in
12 State of Arizona vs. Maria Eliana Beltran, Docket number S1400CR200701407.

13 **CONCLUSIONS OF LAW**

14 1. The Director has jurisdiction over this matter.

15 2. Respondent's conduct, as described above, constitutes providing incorrect,
16 misleading, incomplete or materially untrue information in the license application, within the
17 meaning of A.R.S. § 20-295(A)(1).

18 3. Grounds exist for the Director to deny, suspend for not more than twelve months,
19 revoke, or refuse to renew an insurance producer's license pursuant to A.R.S. § 20-295(A).

20 4. Grounds exist for the Director, in addition to or instead of any suspension,
21 revocation or refusal to renew, impose a civil penalty of not more than two hundred fifty
22 dollars for each unintentional failure or violation, up to an aggregate civil penalty of two
23 thousand five hundred dollars, or impose a civil penalty of not more than two thousand five

1 hundred dollars for each intentional failure or violation, up to an aggregate civil penalty of
2 fifteen thousand dollars, within the meaning of A.R.S. § 20-295(F).

3 **ORDER**

4 IT IS HEREBY ORDERED THAT:

5 1. Respondent shall immediately pay a civil penalty of \$500.00 for deposit into the
6 State General Fund.

7 DATED AND EFFECTIVE this 30th day of November, 2015.

8 

9 Andy Tobin
10 Director of Insurance

11 **CONSENT TO ORDER**

12 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law
13 and Order.

14 2. Respondent admits the jurisdiction of the Director of Insurance, State of Arizona,
15 and admits the foregoing Findings of Fact and consents to the entry of the foregoing
16 Conclusions of Law and Order.

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

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

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

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

10 11-24-15
11 Date

Maria Eliana Beltran
11 Maria Eliana Beltran, Arizona License # 1075245

12 COPIES of the foregoing mailed/delivered
13 this 2nd day of December, 2015, to:

14 Maria Eliana Beltran
15 c/o American Family Insurance
16 850 W. 32nd Street, Suite 4
17 Yuma, Arizona 85364-7945
18 Respondent

19 Mary E. Kosinski, Executive Assistant for Regulatory Affairs
20 Darren T. Ellingson, Deputy Director
21 Yvonne Hunter, Assistant Director
22 Catherine M. O'Neil, Consumer Legal Affairs Officer
23 Steven Fromholtz, Licensing Supervisor
Scott Greenberg, Business Office
Department of Insurance
2910 North 44th Street, Suite 210
Phoenix, Arizona 85018

24 Mary E. Kosinski
25 Maidene Scheiner