STATE OF ARIZONA FILED

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STATE OF ARIZONA

DEPARTMENT OF INSURANCE

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) No. 16A-017-INS

ALVARADO, ELVIA,
(Arizona License # 1115869)
(National Producer # 7970363)

CONSENT ORDER
)

Respondent

The State of Arizona Department of Insurance ("Department") has received evidence that **ELVIA ALVARADO** 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. Elvia Alvarado, ("Respondent") is and was at all material times licensed as a credit producer, Arizona license number 1115869, which expires November 30, 2018.
- 2. Respondent's addresses of record with the Department are: 9130 W. Thomas Rd., Ste A-103, Phoenix, AZ 85037 (business and mailing), and 1829 N. 193rd Ave Buckeye, AZ 85396 (residence).
- 3. On or about July 10, 2015, the Department issued to Respondent an insurance license as a credit producer, Arizona license number 1115869.
- 4. On October 26, 2015, the Department notified Respondent by mail at her 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 November 22, 2015. Respondent did not reply to the Department's request.

	5.	On November 25, 2015, the Department notified Respondent a second time by			
mail at her address of record that her fingerprints had been returned by DPS as illegible and					
that the Department was about to initiate an administrative action against her license for failur					
to cor	nply wi	th the fingerprint requirement. The Department requested a response by			
Dece	mber 2	4, 2015.			

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

CONCLUSIONS OF LAW

- 1. The Director has jurisdiction over this matter.
- 2. Respondent's conduct as described above constitutes the violation of the requirement that an applicant submit a full set of fingerprints to the Department within the meaning of A.R.S. § 20-285(E)(2).
- 3. 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).
- 4. 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).
- 5. Grounds exist for the Director to suspend, revoke, or refuse to renew Respondent's insurance license, impose a civil penalty and/or order restitution pursuant to A.R.S. §§ 20-295(A) and (F).

ORDER

IT IS HEREBY ORDERED THAT:

- Respondent shall immediately submit her fingerprints and an Illegible Fingerprint
 Replacement Form to the Department.
- 2. Respondent shall pay a civil penalty of two hundred and fifty dollars (\$250.00) to the Department, due upon the submission of this Consent Order.

3. The hearing, Docket #16A-017-INS, scheduled for August 17, 2016, at 1:00 p.m. is vacated.

DATED AND EFFECTIVE this 16 m day of August, 2016.

Description

ÉSLIE R. HESS

Interim Director of Insurance

CONSENT TO ORDER

- 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law and Order.
- Respondent admits to the jurisdiction of the Director of Insurance, State of
 Arizona, and admits the foregoing Findings of Fact and consents to the entry of the foregoing
 Conclusions of Law and Order.
- 3. Respondent is aware of her right to notice and a hearing at which she may be represented by counsel, present evidence and examine witnesses. Respondent irrevocably waives her right to such notice and hearing and to any court appeals relating to this Consent Order.
- 4. Respondent states that no promise of any kind or nature whatsoever, except as expressly contained in this Consent Order, was made to her to induce her to enter into this Consent Order and that she has entered into this Consent Order voluntarily.
- 5. Respondent acknowledges that the acceptance of this Consent Order by the Director is solely to settle this matter against her and does not preclude any other agency, 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	7/29/16 Date ELVIA ALVARADO, Arizona License # 1115869				
7	Date ELVIA ALVANADO, ARZONA LICCIISC # 1110000				
8	COPIES of the foregoing mailed/delivered this 29 day of 0/1/2, 2016, to:				
9	Elvia Alvarado Rugust				
10	1829 N. 193rd Avenue Buckeye, AZ 85396				
11	Respondent				
12	Elvia Alvarado 9130 W. Thomas Rd., Ste A-103 Phoenix, AZ 85037				
13	Respondent				
14	Mary Kosinski, Executive Assistant for Regulatory Affairs Steven Fromholtz, Assistant Director				
15	Arizona Department of Insurance 2910 North 44th Street, Suite 210				
16	Phoenix, Arizona 85018				
17	COPIES of the foregoing delivered electronically, same date, to:				
18	Dorinda Lang, Administrative Law Judge				
19	Office of Administrative Hearings				
20	Liane C. Kido Assistant Attorney General				
21	Attorney for the Department				
22	Maidene Scheine				
23	Madeine Scheiner 5177462				