

JUN 20 2017

STATE OF ARIZONA
DEPT OF INSURANCE
DEPARTMENT OF INSURANCE BY MS

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In the Matter of:)
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MIRANDA, CAROLINA ADELA LILIANA,)
(Legacy License ID # 1157380))
(National Producer # 18092434))
)
)
)
)
Respondent.)
)

No. 17A-030-INS

CONSENT ORDER

The State of Arizona Department of Insurance ("Department") has received evidence that **CAROLINA ADELA LILIANA MIRANDA** 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. Carolina Adela Liliana Miranda ("Respondent") is and was at all material times licensed as a resident insurance producer with lines of authority in life and variable life/variable annuities, National Producer Number 18092434, which expires November 30, 2019.

2. Respondent's addresses of record with the Department are: 1495 E. Warner Rd., Gilbert, AZ 85296-3156 (business) and 4371 E. Mesquite St., Gilbert, AZ 85296-1566 (mailing). Respondent's business e-mail address is: CAROLINELILIAN.MIRANDA@GMAIL.COM.

3. On or about September 1, 2016, the Department issued to Respondent a license as an insurance producer, National Producer Number 18092434.


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

4 **ORDER**

5 IT IS HEREBY ORDERED THAT:

- 6 1. Respondent shall immediately submit her fingerprints and an Illegible Fingerprint
7 Replacement Form to the Department.
- 8 2. Respondent shall pay a civil penalty of one hundred dollars (\$100.00) to the
9 Department, due upon the submission of this Consent Order.
- 10 3. The hearing, Docket #17A-030-INS, scheduled for June 29, 2017, at 1:00 p.m. is
11 vacated.

12 DATED AND EFFECTIVE this 16th day of June, 2017.

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14 
15 LESLIE R. HESS
16 Interim Director of Insurance

17 **CONSENT TO ORDER**

- 18 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law
19 and Order.
- 20 2. Respondent admits to the jurisdiction of the Director of Insurance, State of
21 Arizona, and admits the foregoing Findings of Fact and consents to the entry of the foregoing
22 Conclusions of Law and Order.
- 23 3. Respondent is aware of her right to notice and a hearing at which she may be
24 represented by counsel, present evidence and examine witnesses. Respondent irrevocably

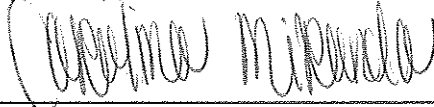
1 waives her right to such notice and hearing and to any court appeals relating to this Consent
2 Order.

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

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

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

15 June 06, 2017



16 Date

CAROLINA ADELA LILIANA MIRANDA, Arizona License # 18092434

17
18 COPIES of the foregoing mailed/delivered
19 this 20th day of June, 2017, to:

20 Carolina Adela Liliana Miranda
21 1495 E. Warner Rd.
22 Gilbert, AZ 85296-3156
23 Respondent

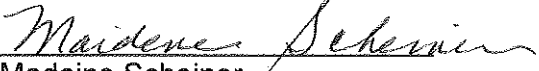
24 Carolina Adela Liliana Miranda
4371 E. Mesquite St.
Gilbert, AZ 85296-1566
Respondent

1 Mary Kosinski, Regulatory Legal Affairs Officer
Steven Fromholtz, Assistant Director for Consumer Protection
2 Aqueelah Currie, Licensing Supervisor
Arizona Department of Insurance
3 2910 North 44th Street, Suite 210
Phoenix, Arizona 85018

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5 COPIES of the foregoing delivered electronically,
same date, to:

6 Velva Moses-Thompson, Administrative Law Judge
Office of Administrative Hearings

7
8 Liane C. Kido
Assistant Attorney General
Attorney for the Department

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11 Madeine Scheiner
5980953

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