

SEP 24 2018

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

DEPT OF INSURANCE  
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In the Matter of:

Docket No. 18A-038-INS

**Escuadro, Elmer**  
(National Producer Number 18430497)

**CONSENT ORDER**

**Respondent.**

The State of Arizona Department of Insurance ("Department") has received evidence that **Escuadro Elmer** 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. Elmer Escuadro, ("Respondent") is and was at all material times licensed as a resident insurance producer with lines of authority in life, and accident and health or sickness, National Producer Number 18430497, which expires March 31, 2021.

2. Respondent's addresses of record with the Department are: 125 S. Alma School Rd., #1158, Chandler, AZ 85224 (business and mailing). Respondent's business e-mail is: [EESCUADRO45@GMAIL.COM](mailto:EESCUADRO45@GMAIL.COM).

3. On or about June 6, 2017, the Department issued to Respondent a license as an insurance producer, National Producer Number 18430497.

4. On November 6, 2017, the Department notified Respondent by mail at his address of record that his fingerprint card had been processed and returned by the Arizona

*Revised*

**RECEIVED**  
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AZ DEPT. OF INSURANCE  
ADMINISTRATIVE SERVICES

1 Department of Public Safety (DPS) as illegible. The Department requested a replacement set  
2 of fingerprints along with a completed "Illegible Fingerprint Replacement Form" on or before  
3 November 30, 2017. Respondent did not reply to the Department's request.

4 5. On March 2, 2018, the Department notified Respondent a second time by mail at  
5 his address of record that his fingerprints had been returned by DPS as illegible and that the  
6 Department was about to initiate an administrative action against his license for failure to  
7 comply with the fingerprint requirement. The Department requested a response by March 30,  
8 2018.

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

#### 11 **CONCLUSIONS OF LAW**

12 1. The Interim Director has jurisdiction over this matter.

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

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

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

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

24

1 **ORDER**

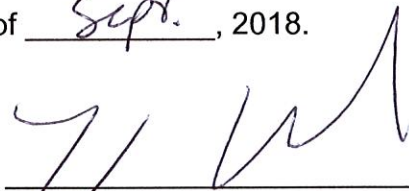
2 IT IS HEREBY ORDERED THAT:

3 1. Respondent shall immediately submit his fingerprints and an Illegible Fingerprint  
4 Replacement Form to the Department.

5 2. Respondent shall pay a civil penalty of one hundred dollars (\$100.00) to the  
6 Department, due upon the submission of this Consent Order.

7 3. The hearing, Docket #18A-038-INS, scheduled for September 27, 2018, at 1:30  
8 p.m. is vacated.

9 DATED AND EFFECTIVE this 24<sup>th</sup> day of Sept., 2018.

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12 \_\_\_\_\_  
13 Keith A. Schraad, Interim Director  
14 Arizona Department of Insurance

15 **CONSENT TO ORDER**

16 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law  
17 and Order.

18 2. Respondent admits to the jurisdiction of the Interim Director of Insurance, State  
19 of Arizona, and admits the foregoing Findings of Fact and consents to the entry of the  
20 foregoing Conclusions of Law and Order.

21 3. Respondent is aware of his right to notice and a hearing at which he may be  
22 represented by counsel, present evidence and examine witnesses. Respondent irrevocably  
23 waives his right to such notice and hearing and to any court appeals relating to this Consent  
24 Order.

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

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

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

13 9/17/2018  
14 Date

  
14 \_\_\_\_\_  
ELMER ESCUADRO, National Producer # 18430497

15 COPIES of the foregoing mailed/delivered  
16 this 25<sup>th</sup> day of Sept, 2018, to:

17 Elmer Escudro  
18 125 S. Alma School Rd., #1158  
19 Chandler, AZ 85224  
20 Respondent

21 Elmer Escudro  
22 [EESCUADRO45@GMAIL.COM](mailto:EESCUADRO45@GMAIL.COM)  
23 Respondent

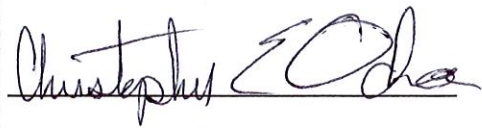
24 Mary Kosinski, Regulatory Legal Affairs Officer  
Steven Fromholtz, Assistant Director for Consumer Protection  
Aqueelah Currie, Licensing Supervisor  
Arizona Department of Insurance  
2910 North 44th Street, Suite 210  
Phoenix, Arizona 85018

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

Tammy Eigenheer, Administrative Law Judge  
Office of Administrative Hearings

Lynette Evans  
Assistant Attorney General  
Attorney for the Department



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