

OCT 30 2018

STATE OF ARIZONA
DEPARTMENT OF INSURANCE

DEPT OF INSURANCE
BY MEK

In the Matter of:

LLOYD, JUSTIN BERNARD
(National Producer No. 18827118)

No. 18A- 138 -INS
CONSENT ORDER

Respondent.

The State of Arizona Department of Insurance ("Department") has received evidence that **Justin Bernard Lloyd ("Respondent")** violated provisions of Title 20, Arizona Revised Statutes. Respondent wishes to resolve this matter without the commencement of formal proceedings, and admits the following Finding of Facts are true, and consents to the entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

1. Respondent is, and was at all material times, licensed as an Arizona resident insurance producer with a line of authority in life insurance, National Producer Number 18827118. Respondent's license expires on September 30, 2021.

2. Respondent's addresses of record with the Department are: 2802 N. Alvernon, Suite #100, Tucson, Arizona 85711 (business) and 4234 E. 25th Street, Tucson, Arizona 85711 (mailing) and justinlloyd.php@gmail.com (business e-mail).

3. On or about July 6, 2018, Respondent filed a license application with the Department. Question 1.B. of the Background Questions asks: 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 (offenses where you were adjudicated delinquent in a juvenile court)? Respondent answered "No" to Question 1.B. Respondent answered "Yes" to the Attestation section of the Application.

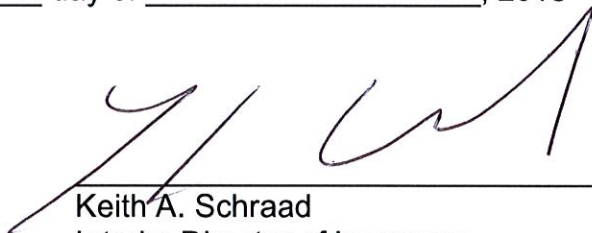
1 not more than two thousand five hundred dollars for each intentional violation, up to an
2 aggregate civil penalty of fifteen thousand dollars, pursuant to A.R.S. § 20-295(F).

3 **ORDER**

4 IT IS HEREBY ORDERED THAT:

5 1. Respondent shall immediately pay a civil penalty in the amount of \$250 for
6 deposit into the State General Fund.

7 Effective this 30th day of October, 2018

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11 Keith A. Schraad
Interim Director of Insurance

12 **CONSENT TO ORDER**

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

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

18 3. Respondent is aware of his right to notice and a hearing at which he may
19 be represented by counsel, present evidence and examine witnesses.

20 4. Respondent irrevocably waives his right to such notice and hearing and to
21 any court appeals relating to this Consent Order.

22 5. Respondent states that no promise of any kind or nature whatsoever,
23 except as expressly contained in this Consent Order, was made to induce him to enter
24 into this Consent Order and that he has entered into this Consent Order voluntarily.
25

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

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

11
12 10/23/18
13 Date

14
15 *Justin Bernard Lloyd*
16 Justin Bernard Lloyd, NPN 18827118
17
18
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20

21 **COPY** of the foregoing delivered by regular mail
22 this 23rd day of October, 2018, to:

23 Justin Bernard Lloyd
24 4234 E. 25th Street
25 Tucson, Arizona 85711
Respondent



1 **COPY** delivered same date to:

2 Mary Kosinski, Regulatory Legal Affairs Officer
3 Catherine M. O'Neil, Consumer Legal Affairs Officer
4 Steven Fromholtz, Assistant Director, Consumer Protection Division
5 Aqueelah Currie, Licensing Supervisor
6 Sharyn Kerr, Consumer Protection Division
7 Arizona Department of Insurance
8 2910 N. 44th Street, Suite 210
9 Phoenix, Arizona 85018-7269

10 **COPY** sent electronically, same date to:

11 Justin Bernard Lloyd
12 justinlloyd.php@gmail.com
13 Respondent

14 
15 Francine Martinez