

APR 04 2019

DEPT OF INSURANCE  
BY mek

STATE OF ARIZONA  
DEPARTMENT OF INSURANCE

In the Matter of:

**GROSHONG, EMILY MAY**  
(National Producer No. 18958864)

Respondent.

No. 19A- 058 -INS  
**CONSENT ORDER**

The State of Arizona Department of Insurance ("Department") has received evidence that **Emily May Groshong ("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 Fact 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, National Producer Number 18958864. Respondent's license expires on September 30, 2022.
2. Respondent's addresses of record with the Department are: 1115 E. Florence Blvd., Ste G, Casa Grande, AZ 85122 (business), 301 N. Casa Grande Ave., Casa Grande, AZ 85122 (mailing) and emilygroshong@allstate.com (business e-mail).
3. On or about October 30, 2018, Respondent submitted an application for an Arizona insurance producer license ("Application") to the Department.
4. In the Application, the Background Questions, Respondent answered "No" to question 1.A. which asks:
  - 1.B. "Have you ever been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a

1 misdemeanor? You may exclude the following misdemeanor charges:  
2 traffic citations, driving under the influence (DUI), driving while intoxicated  
3 (DWI), driving without a license, reckless driving, or driving with a  
4 suspended or revoked license. You may also exclude juvenile  
5 adjudications (offenses where you were adjudicated delinquent in a  
6 juvenile court).

7 6. The Federal Bureau of Investigations conducted a criminal history check  
8 of Respondent's fingerprint card and notified the Department that Respondent had the  
9 following conviction:

10 a. May 14, 2013, Endangerment, a class 6 undesignated felony, in The  
11 State of Arizona vs. Emily May Groshong; S1100CR201200173.

12 7. Respondent responded "Yes" to the Attestation section of the Application.

### 13 CONCLUSIONS OF LAW

14 1. The Director has jurisdiction over this matter.

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

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

21 4. Grounds exist, in addition to or instead of any suspension, revocation or  
22 refusal to renew a license, for the Director to impose a civil penalty of not more than  
23 \$250.00 for each unintentional failure or violation, up to an aggregate civil penalty of  
24 \$2,500.00, or impose a civil penalty of not more than \$2,500.00 for each intentional  
25

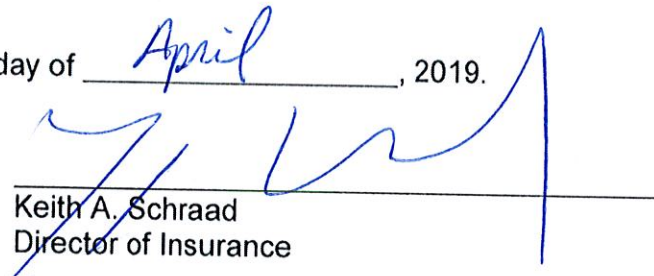
1 failure or violation, up to an aggregate penalty of \$15,000.00, pursuant to A.R.S. § 20-  
2 295(F).

3 **ORDER**

4 IT IS HEREBY ORDERED THAT:

5 1. **Emily May Groshong**, National Producer Number 18958864, shall  
6 immediately pay a civil money penalty of \$100.00 for deposit into the State General  
7 Fund.

8 Effective this 3<sup>rd</sup> day of April, 2019.

9  
10   
11 Keith A. Schraad  
12 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 her right to notice and a hearing at which she may  
19 be represented by counsel, present evidence and examine witnesses.

20 4. Respondent irrevocably waives her 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 her to enter  
24 into this Consent Order and that she 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 her 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 she must report this  
9 administrative action to any and all states in which she holds an insurance license and  
10 must disclose this administrative action on any license application.

12       3/27/19  
13       Date

12                                    Emily May Groshong  
13                                    Emily May Groshong, NPN 18958864

15       **COPY** of the foregoing delivered by regular mail  
16 this 5<sup>th</sup> day of April, 2019, to:

17       Emily May Groshong  
18       301 N. Casa Grande Ave.  
19       Casa Grande, AZ 85122  
      Respondent

20       **COPY** delivered same date to:

21       Mary Kosinski, Regulatory Legal Affairs Officer  
22       Catherine M. O'Neil, Consumer Legal Affairs Officer  
23       Steven Fromholtz, Assistant Director, Consumer Protection Division  
24       Aqueelah Currie, Licensing Supervisor  
25       Sharyn Kerr, Consumer Protection Division  
      Arizona Department of Insurance  
      2910 N. 44<sup>th</sup> Street, Suite 210  
      Phoenix, Arizona 85018-7269

1 COPY delivered electronically, same date to:

2 Emily May Groshong  
3 emilygroshong@allstate.com  
4 Respondent

5   
6 Francine Martinez

7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25