

JUN 10 2019

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

DEPT OF INSURANCE  
BY mek

In the Matter of:

**MANDELIN, WILLIAM JOSEPH**  
(National Producer Number 18625842)

**Respondent.**

No. 19A-088-INS

**CONSENT ORDER**

The State of Arizona Department of Insurance ("Department") has received evidence that **William Joseph Mandeline** ("Mandeline" or "Respondent") 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. Mandeline was, at all material times, licensed as an Arizona non-resident life and accident and health or sickness insurance producer. Mandeline is licensed in good standing in his resident state of Florida (License # W457044). The Department issued Mandeline a license, number 18625842, on January 10, 2018. The license is scheduled to expire on January 31, 2022.

2. Mandeline's addresses of record are: 9604 Capendon Avenue, #106, Palm Beach Gardens, Florida 33418 (business and mailing), and [globalpipsgroup@gmail.com](mailto:globalpipsgroup@gmail.com) (business email).

1 **5 Star Life Insurance Company Complaint**

2 3. On or about October 24, 2018, the Department received a "Termination for  
3 Cause" letter ("complaint") for Mandeline from 5 Star Life Insurance Company ("Company").

4 4. Per the complaint, on or about July 24, 2018, Mandeline sold an "Individual Term  
5 Life Insurance" policy to an Arizona consumer. The policy stated that the consumer was  
6 employed by GraphixcPro; the Company indicated that GraphixcPro is a fraudulent  
7 employer/group name.

8 5. The Company advised "no premiums were received from and applied to the  
9 member's account and coverage was terminated."

10 6. On or about April 15, 2019, the consumer confirmed that they had purchased a  
11 policy through Mandeline and paid him the initial premium of \$174.70.

12 **CONCLUSIONS OF LAW**

13 1. The Director has jurisdiction over this matter.

14 2. Respondent's conduct, as described above, constitutes a violation of Title 20,  
15 within the meaning of A.R.S. § 20-295(A)(2).

16 4. Respondent's conduct, as described above, constitutes fraudulent practices in the  
17 course of doing insurance business, demonstrating incompetence, untrustworthiness or  
18 financial irresponsibility in the conduct of business in this state or elsewhere, in violation of  
19 A.R.S. § 20-295(A)(8).

20 5. Respondent's conduct, as described above, constitutes presenting an application  
21 for the issuance of an insurance policy, or causing to be presented or prepared with the  
22 knowledge, or belief that it will be presented an oral or written statement, including computer  
23  
24

1 generated documents to or by an insurance producer that contains untrue statements of  
2 material fact, with the meaning of A.R.S. § 20-463(A)(1)(a).

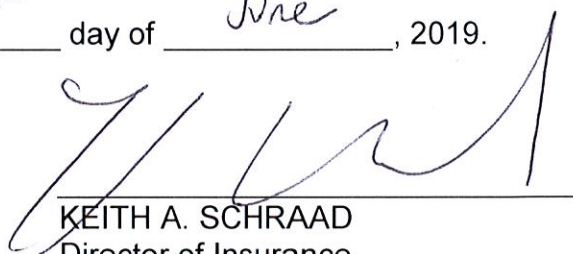
3 6. Grounds exist for the Director to deny, suspend for not more than twelve months,  
4 revoke or refuse to renew and insurance producer's license, within the meaning of A.R.S. § 20-  
5 295(A).

6 **ORDER**

7 IT IS HEREBY ORDERED THAT:

8 The non-resident insurance producer license for **William Joseph Mandeline**, National  
9 Producer Number 18625842, is revoked effective immediately upon entry of this Order.

10  
11 DATED AND EFFECTIVE this 10<sup>th</sup> day of June, 2019.

12  
13   
14 KEITH A. SCHRAAD  
Director of Insurance

15 **CONSENT TO ORDER**

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

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

22 3. Respondent is aware of his right to notice and to a hearing, at which he may be  
23 represented by counsel, present evidence and examine witnesses. Respondent irrevocably  
24




1 waives his 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 him to induce him to enter into this  
5 Consent Order and that he 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 him 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.

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 (NAIC)  
12 and that he may have to report this administrative action on any future licensing applications  
13 either to the Department or other states' Departments of Insurance.

14  
15 5/28/19  
16 Date

  
17  
18  
19  
20  
21  
22  
23  
24  
William Joseph Mandeline (NPN License No. 18625842)

19 **COPY** of the foregoing mailed this  
20 12<sup>th</sup> day of June, 2019, to:

21 William Joseph Mandeline  
22 9604 Capendon Ave., #106  
23 Palm Beach Gardens, FL 33418  
24 Respondent

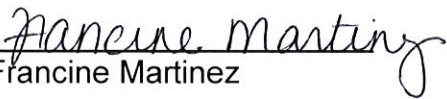
1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24

**COPY** of the foregoing delivered, same date, to:

Mary Kosinski, Regulatory Legal Affairs Officer  
Catherine M. O'Neil, Consumer Legal Affairs Officer  
Steven Fromholtz, Assistant Director, Consumer Protection Division  
Sharyn Kerr, Administrative Assistant, Consumer Protection Division  
Jeff Eavenson, Investigator  
Arizona Department of Insurance  
100 North 15<sup>th</sup> Avenue, Ste.102  
Phoenix, Arizona 85007-2624

**COPY** sent same date via electronic mail to:

William Joseph Mandeline  
[globalpipsgroup@gmail.com](mailto:globalpipsgroup@gmail.com)  
Respondent

  
Francine Martinez