

AUG 20 2019

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

DEPT OF INSURANCE
BY MEK 8/20/19

In the Matter of:

MARCELA MARMOLEJO

No. 19A-113-INS

ORDER TO CEASE AND DESIST

Respondent.

The State of Arizona Department of Insurance ("Department") has received evidence that **Marcela Marmolejo ("Respondent")** unlawfully sold, solicited, or negotiated an insurance contract in the State of Arizona. Accordingly, the Director of Insurance of the State of Arizona (the "Director") makes the following Findings of Fact and Conclusions of Law and enters the following Order pursuant to A.R.S. § 20-292.

FINDINGS OF FACT

1. On or about July 30, 2018, Respondent was employed as a non-licensed customer service representative for Express Insurance Center located at 4301 South 6th Avenue, Suite 117, Tucson, Arizona 85714.

2. On or about July 30, 2018, Respondent solicited and sold automobile insurance policies to two (2) separate Arizona consumers on behalf of Express Insurance Center.

CONCLUSIONS OF LAW

1. The Director has jurisdiction over this matter.

2. Respondent's conduct, as alleged above, constitutes selling, soliciting or negotiating insurance in this state for any class or classes of insurance without being licensed for that line of authority, within the meaning of A.R.S. § 20-282.

1 3. Respondent is not exempt from the licensing requirement, within the meaning of
2 A.R.S. § 20-283.

3 4. Grounds exist for the Director to order Respondent to cease and desist engaging
4 in the violation or doing any act in furtherance of the violation of A.R.S. § 20-282, pursuant to
5 A.R.S. § 20-292.

6 **ORDER**

7 IT IS HEREBY ORDERED THAT:

8 1. Respondent shall immediately cease and desist from unlawfully selling, soliciting
9 or negotiating any class or classes of insurance in this state.

10 2. This Order shall become effective immediately and shall remain in full force and
11 effect until otherwise stayed, modified, vacated or set aside.

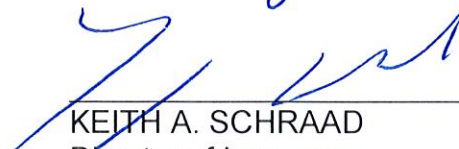
12 **NOTICE OF OPPORTUNITY FOR HEARING**

13 Pursuant to Title 20 of the Arizona Revised Statutes, Respondent is hereby notified that
14 she may request a hearing pursuant to A.R.S. § 20-161 to contest the order to cease and desist.
15 Such a request must be in writing and received at the following address within thirty (30) days
16 from the date hereof:

17 Arizona Department of Insurance
18 100 North 15th Avenue, Suite 102
19 Phoenix, Arizona 85007-2624
ATTN: Director's Office

20 Upon receipt of a timely written request for hearing, the Director will issue an order setting
21 the time and place of the hearing.

22 DATED AND EFFECTIVE this 20th day of August, 2019.

23 
24 KEITH A. SCHRAAD
Director of Insurance

1 **COPY** of the foregoing mailed this
21st day of August, 2019, to:

2 Marcela Marmolejo
3 Express Insurance Agency
4301 S. 6th Ave, Ste. 117
4 Tucson, AZ 85214
Respondent

5 Dylia Doribel Hernandez
6 4301 S. 6th Ave, Ste. 117
Tucson, AZ 85214
7 Statutory Agent for Express Insurance Agency

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

9 Mary E. Kosinski, Regulatory Legal Affairs Officer
Catherine M. O'Neil, Consumer Legal Affairs Officer
10 Steven Fromholtz, Assistant Director, Consumer Protection Division
Wendy Greenwood, Investigations Supervisor
11 Sharyn Kerr, Consumer Protection Division
Aqueelah Currie, Licensing Supervisor
12 Jeff Eavenson, Investigator
Arizona Department of Insurance
13 100 North 15th Avenue, Suite 102
Phoenix, Arizona 85007-2624

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

15 Marcela Marmolejo
16 express@expressinsurancecenter.com

17 Dylia Doribel Hernandez
doribelleh@gmail.com
18 express@expressinsurancecenter.com
Owner/ Statutory Agent

19
20 
21 Francine Martinez