

OCT 31 2019

ARIZONA DEPARTMENT OF INSURANCE

In the Matter of:
CAUSING, NENITA B.
(National Producer No. 2080739)

Respondent.

No. 19A-144-INS

DEPT OF INSURANCE
BY AS 10/31/2019

CONSENT ORDER

The Arizona Department of Insurance (“Department”) has received evidence that **Nenita B. Causing (“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 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 non-resident insurance producer with lines of authority in accidental and health or sickness insurance and life insurance, National Producer Number 2080739. Respondent’s license is scheduled to expire on September 30, 2022.

2. Respondent’s business address of record with the Department is 2015 Lincoln Highway, #117N, Edison, NJ 08817-3334 and her mailing address of record is 18 Delancy Street, Edison, NJ 08820. Respondent’s business e-mail address of record is nbcausing@aol.com.

3. On August 16, 2019, Respondent submitted an application for an Arizona insurance producer license (“Application”) to the Department.

///

1 4. In the Application, under Background Questions, Respondent answered “No”
2 to the following question:

3 1B. “Have you ever been named or involved¹ as a party in an administrative
4 proceeding, including FINRA sanction or arbitration proceeding regarding any
5 professional or occupational license or registration?”

6 5. Respondent answered “No” on the above question.

7 6. Respondent answered “Yes” to the Attestation section of the Application.

8 7. On or about August 23, 2019, the Department issued an insurance producer
9 license to Respondent with lines of authority in (a) accident and health or sickness insurance
10 and (b) life insurance.

11 8. An Investigation conducted by the Department disclosed the following:

12 a. On or about June 18, 2017, the Financial Industry Regulatory Authority
13 (“FINRA”) barred Respondent from association with any FINRA member
14 in any capacity (“FINRA action”).

15 b. On or about October 3, 2018, the New Jersey Bureau of Securities
16 (“NJBOS”) revoked Respondent’s agent and investment advisor

17 ¹ “Involved” means having a license censured, suspended, revoked, canceled, terminated; or,
18 being assessed a fine, a cease and desist order, a prohibition order, a compliance order,
19 placed on probation, sanctioned or surrendering a license to resolve an administrative action.
20 “Involved” also means being named as a party to an administrative or arbitration proceeding,
21 which is related to a professional or occupational license, or registration. “Involved” also
22 means having a license, or registration application denied or the act of withdrawing an
application to avoid a denial. INCLUDE any business so named because of your actions in
your capacity as an owner, partner, officer or director, or member or manager of a Limited
Liability Company. You may EXCLUDE terminations due solely to noncompliance with
continuing education requirements or failure to pay a renewal fee.”

1 representative registration as a result of the FINRA action (“NJBOS
2 action”).

3 c. On or about June 25, 2019, the New Jersey Department of Banking and
4 Insurance issued a Consent Order against Respondent for failure to report
5 the FINRA and NJBOS actions.

6 **CONCLUSIONS OF LAW**

7 1. The Director has jurisdiction over this matter.

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

11 3. Respondent’s conduct, as described above, constitutes having had an insurance
12 producer license, or its equivalent, denied, suspended, or revoked in any state, province,
13 district or territory, within the meaning of A.R.S. § 20-295(A)(9).

14 4. Grounds exist for the Director to suspend for not more than twelve months or
15 revoke Respondent’s insurance producer license, pursuant to A.R.S. § 20-295(A).

16 **ORDER**

17 IT IS HEREBY ORDERED THAT:

18 1. Respondent shall immediately pay to the Department a civil money penalty of
19 two hundred fifty dollars (\$250.00) for deposit into the State General Fund.

20 Effective this 31st day of October, 2019.

21 
22 _____
Keith A. Schraad
Director of the Arizona Department of Insurance

1 **CONSENT TO ORDER**

2 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law
3 and Order.

4 2. Respondent admits to the jurisdiction of the Director of the Arizona
5 Department of Insurance and admits the foregoing Findings of Fact and consents to the entry
6 of the foregoing Conclusions of Law and Order.

7 3. Respondent is aware of her right to notice and to a hearing, at which she may
8 be represented by counsel, present evidence and examine witnesses.

9 4. Respondent irrevocably waives her right to such notice and hearing and to any
10 court appeals relating to this Consent Order.

11 5. Respondent states that no promise of any kind or nature whatsoever, except as
12 expressly contained in this Consent Order, was made to induce her to enter into this Consent
13 Order and that she has entered into this Consent Order voluntarily.

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

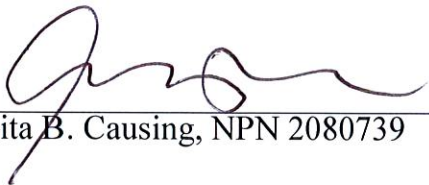
18
19
20 ///

21 ///

22 ///

1 7. Respondent acknowledges that this Consent Order is an administrative action
2 that the Department will report to the National Association of Insurance Commissioners
3 (“NAIC”). Respondent further acknowledges that she must report this administrative action
4 to any and all states in which she holds an insurance license and must disclose this
5 administrative action on any license application.

6
7 10/25/19
Date


Nenita B. Causing, NPN 2080739

8
9
10 **COPY** of the foregoing delivered by U.S. First-Class Mail
11 this 1st day of November, 2019, to:

12 Nenita B. Causing
2015 Lincoln Highway, #117N
13 Edison, NJ 08817-3334
Respondent

14 Nenita B. Causing
15 18 Delancy Street
Edison, NJ 08820
16 Respondent

17 **COPY** delivered same date to:

18 Mary Kosinski, Regulatory Legal Affairs Officer
Ana Starcevic, Paralegal Project Specialist
19 Catherine M. O’Neil, Consumer Legal Affairs Office
Steven Fromholtz, Assistant Director, Consumer Protection Division
20 Aqueelah Currie, Licensing Supervisor
Sharyn Kerr, Consumer Protection Division
21 Arizona Department of Insurance
100 North 15th Avenue, Suite 102
22 Phoenix, Arizona 85007

1 **COPY** delivered electronically, same date to:

2 Nenita B. Causing
3 nbcausing@aol.com

3 Respondent

4 
5 Francine Martínez

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23