STATE OF ARIZONA

Department of Insurance and Financial Institutions FILED April 16

, 2024 by AS

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STATE OF ARIZONA

DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

In the Matter of an Appeal by:

No. 24A-029- INS

JOURDAN BENGTSON

CONSENT ORDER

(National Producer Number 21088152)

Petitioner.

The Arizona Department of Insurance and Financial Institutions ("Department") has received evidence that Jourdan Bengtson ("Petitioner") violated provisions of Arizona Revised Statutes ("A.R.S.") Title 20. Petitioner 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. On or about February 26, 2024, the Petitioner submitted to the Department an application for an Arizona insurance producer license through the National Insurance Producer Registry (the "Application").
- 2. While completing the Application, under Background Questions, Petitioner answered "No" to the following question, quoted in part, "[h]ave you ever been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor?"
 - 3. Petitioner answered "Yes" to the Attestation section of the Application.
 - Petitioner's criminal background check revealed that: 4.

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\$15,000.00. A.R.S. § 20-295(F).

1 On or about 2012, she was convicted of theft, a misdemeanor. 2 5. On or about March 11, 2024, the Department sent a letter to Petitioner notifying her of the denial of her license application due to "[p]roviding incorrect, misleading, incomplete or materially untrue information in the license application" and/or "[o]btaining or attempting to obtain a license through misrepresentation or fraud." 5 6 6. On or about April 1, 2024, Petitioner appealed the Department's denial and 7 subsequently requested an informal settlement conference ("ISC"). 8 7. The ISC was held on April 8, 2024, during which the parties agreed to a settlement. 10 **CONCLUSIONS OF LAW** 11 8. The Director has jurisdiction over this matter. 12 9. Petitioner's conduct, as described above, constitutes a violation of Title 20 or 13 any rule, subpoena or order of the Director. A.R.S. § 20-295(A)(2). 10. 14 Petitioner's conduct, as described above, constitutes providing incorrect or 15 incomplete information in the license application. A.R.S. § 20-295(A)(1). 16 11. Grounds exist for the Director to deny an insurance producer license. A.R.S. § 20-295(A). 17 18 12. Grounds exist, in addition to or instead of any suspension or revocation for the Director to impose a civil penalty of not more than \$250.00 for each unintentional failure or 19 20 violation up to an aggregate civil penalty of \$2,500.00, or impose a civil penalty of not more 21 than \$2,500.00 for each intentional failure or violation, up to an aggregate civil penalty of

ORDER IT IS HEREBY ORDERED THAT: Jourdan Bengtson shall immediately pay to the Department a civil money penalty in the amount of one hundred fifty dollars (\$150.00). Effective this _____day of ______, 2024. Barbara D. Richardson Barbara D. Richardson Cabinet Executive Officer **Executive Deputy Director** Arizona Department of Insurance and Financial Institutions

CONSENT TO ORDER

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- 1. Petitioner acknowledges that it has been served with a copy of the foregoing Consent Order in the above-referenced matter, has read it, is aware of its right to an administrative hearing in this matter and has knowingly and voluntarily waived that right.
- 2. Petitioner accepts the personal and subject matter jurisdiction of the Department over it in this matter.
- 3. Petitioner acknowledges that no promise of any kind or nature has been made to induce it to sign the Consent to Order and it has done so knowingly and voluntarily.
- 4. Petitioner acknowledges and agrees that the acceptance of this Consent to Order by the Director is solely to settle this matter and does not preclude the Department from instituting other proceedings as may be appropriate now or in the future. Furthermore, and notwithstanding any language in this Consent Order, this Consent Order does not preclude in any way any other state agency or officer or political subdivision of this state from instituting proceedings, investigating claims, or taking legal action as may be appropriate now or in the future relating to this matter or other matters concerning Petitioner, including but not limited to violations of Arizona's Consumer Fraud Act. Petitioner acknowledges that, other than with respect to the Department, this Consent Order makes no representations, implied or otherwise, about the views or intended actions of any other state agency or officer or political subdivision of the state relating to this matter or other matters concerning Petitioner.
- 5. Petitioner acknowledges and agrees that failure to correct the violations set forth above in this Consent Order, or any repeat findings of the above violations in the

future, can result in disciplinary action which may include a greater civil money penalty and suspension or revocation of its license. 3 6. Petitioner waives all rights to seek an administrative or judicial review or otherwise to challenge or contest the validity of this Consent Order and its accompanying parts before any court of competent jurisdiction. 5 7. Petitioner acknowledges that this Consent Order is an administrative action 6 that the Department will report to the National Association of Insurance Commissioners 7 (NAIC). Petitioner further acknowledges that it must report this administrative action to 8 any and all states in which Petitioner holds an insurance license and must disclose this administrative action on any license application. 10 11 04/15/2024 12 DATE JOURDAN BENGTSON (NATIONAL PRODUCER NUMBER 21088152) 13 14 15 16 17 18 19 20 21 22

1	COPY of the foregoing delivered via email this 16th day of April , 2024, to:
2	day or, 2021, to:
	Jourdan Bengtson
3	Jourdan.Bengtson@usaa.com
4	Petitioner
4	COPY of the foregoing delivered/emailed same date, to:
5	COLI of the folegoing derivered/emailed same date, to.
	Deian Ousounov, Chief Financial Deputy Director
6	Alena Caravetta, Regulatory Legal Affairs Officer
	Ana Starcevic, Paralegal Project Specialist
7	Catherine O'Neil, Consumer Regulatory Affairs Officer
	Steven Fromholtz, Division Manager, Licensing
8	Linda Lutz, Legal Assistant, Licensing
9	Aqueelah Currie, Licensing Supervisor Arizona Department of Insurance and Financial Institutions
9	100 North 15th Avenue, Suite 261
10	Phoenix, Arizona 85007-2630
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