

STATE OF ARIZONA

DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

In the Matter of:

No. 25A-044- INS

MCDONALD, NATASHA

CONSENT ORDER

(National Producer No. 20541413)

Respondent.

The Arizona Department of Insurance and Financial Institutions (“Department”) has received evidence that Natasha McDonald (“Respondent”) violated provisions of Arizona Revised Statutes (“A.R.S.”) Title 20. 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. On or about October 23, 2024, Respondent submitted to the Department an application for an Arizona non-resident insurance producer license through the National Insurance Producer Registry (the “Application”).

2. While completing the Application, under Background Questions, Respondent 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. Respondent answered “Yes” to the Attestation section of the Application.

4. On or about October 23, 2024, the Department issued an Arizona non-resident insurance producer license, National Producer Number 20541413, to Respondent.

5. Respondent's criminal background check revealed that

6. On or about January 23, 2025, Respondent sent a correspondence to the Department providing an update to her initial application background disclosure. The correspondence and supporting documentation revealed that:

- On or about October 27, 2005, in the Dallas County Criminal Court, Case No. MA0421504G, Respondent pleaded nolo contendere to criminal trespass habitation, a class A misdemeanor.
- On or about August 1, 2006, the Dallas County Criminal Court issued an Order dismissing the proceeding and setting the case aside, discharging Respondent from probation.

CONCLUSIONS OF LAW

7. The Director has jurisdiction over this matter.

8. Respondent's conduct, as described above, constitutes a violation of Title 20 or any rule, subpoena or order of the Director. A.R.S. § 20-295(A)(2).

9. Respondent's conduct, as described above, constitutes providing incorrect and incomplete information in the license application. A.R.S. § 20-295(A)(1).

10. Grounds exist for the Director to deny an insurance producer license. A.R.S. § 20-295(A).

11. 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

1 violation up to an aggregate civil penalty of \$2,500.00, or impose a civil penalty of not more
2 than \$2,500.00 for each intentional failure or violation, up to an aggregate civil penalty of
3 \$15,000.00. A.R.S. § 20-295(F).

4 **ORDER**

5 **IT IS HEREBY ORDERED THAT:**

6 Natasha McDonald shall immediately pay to the Department a civil money penalty in
7 the amount of one hundred fifty dollars (150.00).

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9 Effective this 5th day of Jun, 2025.

10 *Maria Ailor*

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12 Maria Ailor, Interim Director
13 Arizona Department of Insurance and Financial Institutions
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CONSENT TO ORDER

1. Respondent 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. Respondent accepts the personal and subject matter jurisdiction of the Department over it in this matter.

3. Respondent 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. Respondent 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 Respondent, including but not limited to violations of Arizona's Consumer Fraud Act. Respondent 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 Respondent.

5. Respondent 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.

6. Respondent 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.

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

04/14/2025

DATE

Natasha McDonald

NATASHA MCDONALD

(NATIONAL PRODUCER NUMBER 20541413)

1 **COPY** of the foregoing delivered via email
this 5th day of June, 2025, to:

2 Natasha McDonald
3 2280 N Greenville Ave.
Richardson, TX 75082
4 nmcdonald2@chewy.com
Respondent

5 **COPY** of the foregoing delivered/mailed same date, to:

6 Deian Ousounov, Chief Financial Deputy Director
7 Alena Caravetta, Regulatory Legal Affairs Officer
Ana Starcevic, Project Specialist
8 Catherine O'Neil, Consumer Regulatory Affairs Officer
Steven Fromholtz, Division Manager, Licensing
9 Linda Lutz, Legal Assistant, Licensing
Aqueelah Currie, Licensing Supervisor
10 Arizona Department of Insurance and Financial Institutions
100 North 15th Avenue, Suite 261
11 Phoenix, Arizona 85007-2630

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13 *Ana Starcevic*
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