

MAY 27 2009

DEPT OF INSURANCE  
BY CB

STATE OF ARIZONA  
DEPARTMENT OF INSURANCE

1 In the Matter of: )  
2 )  
3 )  
4 **JEANNE ANNE DELATORRE** )  
5 **(License number 921810)** )  
6 )  
7 Respondent )

No. 09A-034-INS

CONSENT ORDER

8 The State of Arizona Department of Insurance ("Department") has received evidence  
9 that **Jeanne Anne Delatorre** has violated provisions of Title 20, Arizona Revised Statutes  
10 ("A.R.S."). Respondent wishes to resolve this matter without the commencement of formal  
11 proceedings, and admits the following Findings of Fact are true and consents to entry of the  
12 following Conclusions of Law and Order.

**FINDINGS OF FACT**

13 1. Jeanne Anne Delatorre ("Respondent") is, and was at all material times licensed  
14 as a resident property, casualty and surplus lines producer, Arizona license number 921810  
15 which expires February 29, 2012.

16 2. Respondent's mailing, business and residence addresses of record with the  
17 Department are: c/o Aspen Specialty Insurance Management, 14500 N. Northsight Blvd.,  
18 Scottsdale, Arizona 85260 (business and mailing); 9710 E. Celtic Dr., Scottsdale, Arizona  
19 85260 (residence).

20 3. On or about June 19, 2008, the Department issued to Respondent an insurance  
21 license as a resident property, casualty and surplus lines producer, Arizona license number  
22 921810.

23 4. On July 11, 2008, the Department notified Respondent by mail at her  
business/ mailing address of record that her fingerprint card had been processed and returned  
by the Federal Bureau of Investigation ("FBI") as illegible. The Department requested a

1 replacement set of fingerprints along with a completed "Illegible Fingerprint Replacement  
2 Form" on or before August 8, 2008.

3 5. On December 23, 2008, the Department notified Respondent by mail at her  
4 residence address of record that it was about to initiate an administrative action against her  
5 license for failure to comply with the fingerprint requirement. The Department requested a  
6 response by January 14, 2009.

7 6. On March 31, 2009, the Department set a hearing and issued a Notice of  
8 Hearing for revocation of Respondent's license.

9 7. On May 12, 2009, Respondent submitted a full set of fingerprints to the  
10 Department.

### 11 **CONCLUSIONS OF LAW**

12 1. The Director has jurisdiction over this matter.

13 2. Respondent's conduct as described above constitutes the violation of the  
14 requirement that an applicant submit a full set of fingerprints to the Department within the  
15 meaning of A.R.S. § 20-285(F)(2).

16 3. Respondent's conduct as described above constitutes providing incomplete  
17 information in the license application within the meaning of A.R.S. § 20-295(A)(1).

18 4. Respondent's conduct as described above constitutes the violation of any  
19 provision of A.R.S. Title 20 or any rule, subpoena or order of the director within the meaning of  
20 A.R.S. §20-295(A)(2).

21 5. Grounds exist for the Director to suspend, revoke, or refuse to renew  
22 Respondent's insurance license, pursuant to A.R.S. §§20-295(A).

23 6. Grounds exist for the Director to impose, in addition to or instead of any  
suspension, revocation or refusal to renew, a civil penalty of not more than \$250.00 for each  
unintentional failure or violation, up to an aggregate civil penalty of \$2,500.00, or a civil penalty  
of not more than \$2,500.00 for each intentional failure or violation, up to an aggregate penalty  
of \$15,000.00, within the meaning of A.R.S. § 20-295(F).

...  
...

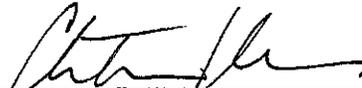
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**ORDER**

IT IS HEREBY ORDERED THAT:

1. Respondent shall immediately pay to the Department a civil money penalty in the amount of \$250.00.

DATED AND EFFECTIVE this 27<sup>th</sup> day of May, 2009.

  
\_\_\_\_\_  
CHRISTINA URIAS  
Director of Insurance

**CONSENT TO ORDER**

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

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

3. Respondent is aware of her right to notice and a hearing at which she may be represented by counsel, present evidence and examine witnesses. Respondent irrevocably waives her right to such notice and hearing and to any court appeals relating to this Consent Order.

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

5. Respondent acknowledges that the acceptance of this Consent Order by the Director is solely to settle this matter against her and does not preclude any other agency,

1 officer, or subdivision of this state including the Department from instituting civil or criminal  
2 proceedings as may be appropriate now or in the future not related to this matter.

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

8 5/21/09  
9 Date

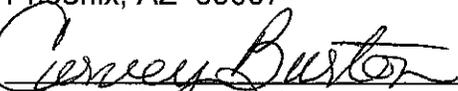
  
10 **Jeanne Anne Delatorre, Arizona License #921810**

11 COPIES of the foregoing mailed/delivered  
12 this 27<sup>th</sup> day of May, 2009, to:

13 Jeanne Anne Delatorre  
14 9710 E. Celtic Dr.  
15 Scottsdale, Arizona 85260  
16 Respondent

17 Mary E. Kosinski, Exec. Assistant for Regulatory Affairs  
18 Catherine M. O'Neil, Consumer Legal Affairs Officer  
19 Steven Fromholtz, Licensing Supervisor  
20 Department of Insurance  
21 2910 North 44<sup>th</sup> Street, Suite 210  
22 Phoenix, Arizona 85018

23 Thomas Shedden, Administrative Law Judge  
Office of Administrative Hearings  
1400 West Washington, Suite 101  
Phoenix, AZ 85007

  
Curvey Walters Burton