

APR 13 2017

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

DEPT OF INSURANCE
BY MS

In the Matter of:

Docket No. 16A-171-INS

MORALES, PERLA M.
(Arizona License Number 1145698)
(National Producer Number 17929383),

CONSENT ORDER

Respondent.

The State of Arizona Department of Insurance ("Department") has received evidence that **PERLA M. MORALES** violated provisions of Title 20, Arizona Revised Statutes.

Respondent wishes to resolve this matter without the commencement of formal proceedings, and admit the following Findings of Fact are true and consent to entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

1. Perla M. Morales ("Morales" or "Respondent") is, and was at all material times, licensed as an Arizona resident personal lines (P&C) insurance producer, Arizona license number 1145698, which expires April 30, 2020. Respondent first became licensed with the Department on May 2, 2016.

2. Respondent's address of record is: 1920 E. Coronado St., Phoenix, Arizona 85006 (business and mailing).

3. On or about May 2, 2016, Respondent submitted an application for an individual resident license to the Department ("Application"). Question 1B of the application's background questions asks: Have you ever been convicted of a felony, had a judgment

1 withheld or deferred, or are you currently charged with committing a felony? You may exclude
2 juvenile adjudications (offenses where you were adjudicated delinquent in a juvenile court).

3 Respondent answered "No" to Question 1B.

4 4. Respondent accepted the attestation on the application, certifying that, under
5 penalty of perjury, all of the information submitted in the application and attachments is true
6 and complete.

7 **Felony Conviction**

8 5. On or about January 6, 2011, the Superior Court of Arizona, Maricopa County,
9 entered a Suspension of Sentence – Probation Granted in State of Arizona v. Perla Morales,
10 CR2010-131207 ("Case CR2010-131207"). The Court in Case CR2010-131207 found
11 Respondent guilty of Money Laundering in the Second Degree, a Class 6 undesignated felony,
12 and ordered Respondent placed on probation for one year.

13 **CONCLUSIONS OF LAW**

14 1. The Interim Director has jurisdiction over this matter.

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

18 3. Grounds exist for the Interim Director to deny, suspend for not more than twelve
19 months, revoke, or refuse to renew an insurance producer's license pursuant to A.R.S. § 20-
20 295(A).

21 4. Grounds exist for the Interim Director, in addition to or instead of any suspension,
22 revocation or refusal to renew, impose a civil penalty of not more than two hundred fifty dollars
23 for each unintentional failure or violation, up to an aggregate civil penalty of two thousand five
24 hundred dollars, or impose a civil penalty of not more than two thousand five hundred dollars for

1 each intentional failure or violation, up to an aggregate civil penalty of fifteen thousand dollars,
2 within the meaning of to A.R.S. § 20-295(F).

3 **ORDER**


4 IT IS HEREBY ORDERED THAT:

5 1. Perla M. Morales shall pay a civil penalty of one hundred dollars (\$100.00).

6 Payment shall be due upon the submission of this Consent Order.

7 2. The hearing scheduled for April 13, 2017 is vacated.

8 DATED this 12th day of April, 2017.

9 
10 _____
11 LESLIE R. HESS, Interim Director
12 Arizona Department of Insurance

13 **CONSENT TO ORDER**

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

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

19 3. Respondent is aware of her right to notice and a hearing at which she may be
20 represented by counsel, present evidence and examine witnesses. Respondent irrevocably
21 waives her right to such notice and hearing and to any court appeals relating to this Consent
22 Order.
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24

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

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

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

13 4/7/17

Date

PERLA M. MORALES, Arizona License 1145698

14
15 **E-FILE** of the foregoing delivered electronically
16 this 13th day of April, 2017, to:

17 ALJ Suzanne Marwil
18 Office of Administrative Hearings

19 **COPY** of the foregoing delivered same date to:

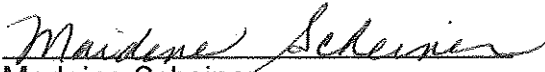
20 Mary Kosinski, Executive Assistant for Regulatory Affairs
21 Steven Fromholtz, Assistant Director
22 Aqueelah Currie, Supervisor
23 Consumer Protection Division
24 Arizona Department of Insurance
2910 North 44th Street, Suite 210
Phoenix, Arizona 85018

1 **COPY** mailed same date by Regular Mail to:

2 Perla M. Morales
3 1920 E. Coronado St.
4 Phoenix, Arizona 85006
5 Respondent

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

7 Liane Kido
8 Assistant Attorney General
9 Consumer@azag.gov
10 Attorney for the Department of Insurance

11 
12 Madeine Scheiner
13 5809333

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