

ORDER NO. E16-40

STATE OF NEW JERSEY  
DEPARTMENT OF BANKING AND INSURANCE

IN THE MATTER OF:

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)  
Proceedings by the Commissioner)  
of Banking and Insurance, State)  
of New Jersey, to fine, suspend,)  
and/or revoke the Insurance)  
Producer Licenses of Alicia M.)  
Jones, Reference No. 9465325,)  
\_\_\_\_\_)

ORDER TO SHOW CAUSE SEEKING  
IMMEDIATE LICENSE SUSPENSION  
PENDING COMPLETION OF  
ADMINISTRATIVE PROCEEDINGS

~~TO: Alicia M. Jones~~  
~~59 Brookdale Avenue~~  
~~Newark, NJ 07106~~

This matter, having been opened to the Commissioner of Banking and Insurance ("Commissioner"), State of New Jersey, upon information that Alicia M. Jones ("Respondent") may have violated various provisions of the insurance laws of the State of New Jersey; and

WHEREAS, Respondent is subject to the provisions of the New Jersey Insurance Producer Licensing Act ("Producer Act"), N.J.S.A. 17:22A-26 et seq.; and

WHEREAS, Respondent is currently licensed as a resident individual insurance producer in the State of New Jersey, pursuant to N.J.S.A. 17:22A-32; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40a(2), an insurance producer shall not violate any insurance law, regulation, subpoena, or order of the Commissioner; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40a(6), an insurance producer shall not be convicted of a felony or crime of the fourth degree or higher; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40a(18), an insurance producer shall not fail to notify the Commissioner within 30 days of his conviction of any crime, indictment or the filing of any formal criminal charges; and

WHEREAS, pursuant to 18 U.S.C. 1033(e) and N.J.A.C. 11:17E-1.3, no person who has been convicted of a felony involving dishonesty or breach of trust shall engage in the business of insurance without the written consent of the Commissioner; and

IT APPEARING, that on or about February 14, 2013, Jones was indicted in the United States District Court, District of New Jersey, and charged with 25 Counts of Aiding and Assisting in the Preparation of False Tax Returns, 26 U.S.C. 7206(2); and

IT FURTHER APPEARING, that the February 14, 2013 indictment alleged that Jones, through Right Choice Financial, "prepared false and fraudulent U.S. tax returns for taxpayers by, amongst other things, fabricating and inflating Schedule A itemized deductions and education expenses, and including false taxpayer filing

statuses, in order to obtain refunds for those taxpayers in amounts greater than those to which they were entitled"; and

IT FURTHER APPEARING, that on or about October 7, 2013, Jones pleaded guilty to Count 1 of the Indictment charging her with one violation of 26 U.S.C. 7206(2); and

IT FURTHER APPEARING, that on or about January 27, 2014, Jones was sentenced to, among other things, three years probation and ordered to pay restitution in the amount of \$39,185.00 to the U.S. Treasury; and

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~~IT FURTHER APPEARING, that Jones' January 27, 2014 conviction constitutes a felony involving dishonesty or breach of trust in accordance with N.J.A.C. 11:17E-1.2; and~~

IT FURTHER APPEARING, that Jones did not notify the Department of her conviction or request a waiver from the Commissioner in accordance with 18 U.S.C. 1033; and

IT FURTHER APPEARING, that Jones did not receive a waiver from the Commissioner in accordance with 18 U.S.C. 1033; and

IT FURTHER APPEARING, that pursuant to 18 U.S.C. 1033 and N.J.A.C. 11:17E, Jones cannot engage in the business of insurance as a result of her conviction until such time as she obtains a written waiver from the Commissioner; and

IT FURTHER APPEARING, that a separate Order to Show Cause seeking revocation of Jones' producer license, monetary penalties,

and costs, as appropriate, was issued simultaneously with this Order to Show Cause; and

NOW, THEREFORE, IT IS on this 27<sup>th</sup> day of MAY, 2016

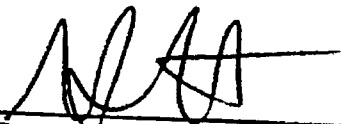
ORDERED, that Jones appear and show cause why her license should not be temporarily suspended pursuant to the provisions of N.J.S.A. 17:22A-45d; and

IT IS FURTHER ORDERED, that Jones shall file and serve answering certifications, briefs and any other evidence on which ~~she intends to rely~~ not more than seven days from the date of service of this Order to Show Cause. Jones' answering papers shall be filed with Denise Illes, Chief of Legislative and Regulatory Affairs, Department of Banking and Insurance, P.O. Box 329, Trenton, New Jersey 08625 with a copy to be sent to Petitioner's counsel, Deputy Attorney General Ryan S. Schaffer, 25 Market Street, P.O. Box 117, Trenton, New Jersey 08625, Fax #609-777-3503; and

IT IS FURTHER ORDERED, that the Petitioner, Department of Banking and Insurance, may serve replies thereto not more than seven days after filing of Jones' opposition; and

IT IS FURTHER ORDERED that if Jones fails to respond to this Order to Show Cause Seeking Immediate License Suspension, then the

proposed Order for Immediate License Suspension shall be entered  
forthwith.



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Peter L. Hartt  
Director of Insurance