

STATE OF NEW JERSEY
DEPARTMENT OF BANKING AND INSURANCE

IN THE MATTER OF:

Proceedings by the Commissioner of Banking)
and Insurance, State of New Jersey, to fine,)
suspend and/or revoke the insurance producer)
license of Alicia M. Jones, Reference No.)
9465325)

CONSENT ORDER

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

THIS MATTER, having been opened by the Commissioner of Banking and Insurance ("Commissioner"), State of New Jersey, upon issuance of Order to Show Cause No. E16-41 (the "Order to Show Cause") alleging that Alicia M. Jones ("Respondent") may have violated various provisions of the insurance laws of the State of New Jersey; and

WHEREAS, Respondent is licensed as a resident insurance producer pursuant to N.J.S.A. 17:22A-32a; and

WHEREAS, Respondent is subject to the provisions of the New Jersey Insurance Producer Licensing Act of 2001, N.J.S.A. 17:22A-26, et seq. (the "Producer Act"), and the regulations governing Persons Employed in the Business of Insurance, N.J.A.C. 11:17E-1.1 et seq.; 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 or of another state's insurance regulator; and

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

WHEREAS, pursuant to N.J.S.A. 17:22A-40a(8), an insurance producer shall not use fraudulent, coercive or dishonest practices, or demonstrate incompetence, untrustworthiness or financial irresponsibility in the conduct of insurance business in this State or elsewhere; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40a(15), an insurance producer shall not intentionally withhold material information or make a material misstatement in an application for a license; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40a(16), an insurance producer shall not commit any fraudulent act; 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(a), no person who has been convicted of a felony involving dishonesty or breach of trust shall be employed in the business of insurance in this State in any capacity without first having obtained a waiver from the Commissioner or his or her designee in accordance with the provisions of 18 U.S.C. 1033(e)(2) and N.J.A.C. 11:17E-1.1 et seq., and

WHEREAS, on May 27, 2016, the Commissioner issued the Order to Show Cause alleging violations of the Producer Act by the Respondent as set forth in the following Counts:

COUNT 1

IT FURTHER APPEARING, that Respondent was convicted of a felony for acts constituting fraudulent conduct, in violation of N.J.S.A. 17:22A-40a(2), (6), and (16); and

COUNT 2

IT FURTHER APPEARING, that Respondent failed to notify the Commissioner of her February 14, 2013 indictment, in violation of N.J.S.A. 17:22A-40a(18); and

COUNT 3

IT FURTHER APPEARING, that Respondent failed to notify the Commissioner of her January 27, 2014 conviction, in violation of N.J.S.A. 17:22A-40a(18); and

COUNT 4

IT FURTHER APPEARING, that Respondent made material misrepresentations on her August 8, 2013 insurance producer's license Renewal Application, in violation of N.J.S.A. 17:22A-40a(2), (15), and (16); and

COUNT 5

IT FURTHER APPEARING, that after being convicted of a felony involving breach of trust or dishonesty, Respondent is currently employed in the business of insurance in this State without having obtained a waiver from the Commissioner in accordance with the provisions of 18 U.S.C. 1033(e)(2), in violation of N.J.A.C. 11:17E-1.3(a); and

WHEREAS, Respondent admits and agrees to take responsibility for the violations contained in the Order to Show Cause; and

WHEREAS, cause does exist under N.J.S.A. 17:22A-40a and N.J.S.A. 17:22A-45c to revoke Respondent's producer license and to impose a fine; and

WHEREAS, Respondent has waived her right to a hearing on the aforementioned violations and consented to the revocation of her producer license and to pay a fine in the amount of \$1,000.00; and

WHEREAS, this matter should be resolved upon the consent of the parties without resort to a formal hearing.

NOW, THEREFORE, IT IS on this ¹⁵24 day of *APRIL*, 2018,

ORDERED AND AGREED, that Respondent admits to the violations of the Producer Act and the regulations governing Persons Employed in the Business of Insurance as stated in the Order to Show Cause; and

IT IS FURTHER ORDERED AND AGREED, that the New Jersey insurance producer license of Respondent is hereby REVOKED, pursuant to N.J.S.A. 17:22A-40; and

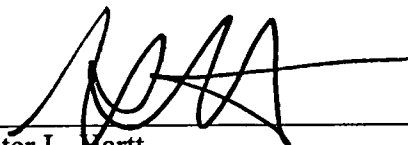
IT IS FURTHER ORDERED AND AGREED, that Respondent shall pay a fine in the amount of \$1,000.00 to the New Jersey Department of Banking and Insurance; and

IT IS FURTHER ORDERED AND AGREED, that immediately upon execution of this Consent Order, Respondent shall remit a payment in the amount of \$1,000.00 by certified check, cashier's check or money order made payable to the "State of New Jersey, General Treasury"; and

IT IS FURTHER ORDERED AND AGREED, that this signed Consent Order together with the payment of \$1,000.00 shall be remitted to:

Anita Bittner, Deputy Attorney General
State of New Jersey, Division of Law
R.J. Hughes Justice Complex
25 Market Street, Second Floor West Wing
P.O. Box 117
Trenton, New Jersey 08625

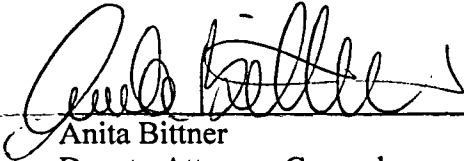
IT IS FURTHER ORDERED AND AGREED, that the provisions of this Consent Order represent a final agency decision and constitute final resolution of the Order to Show Cause.

A handwritten signature in black ink, appearing to read 'P. Martt', is written over a horizontal line.

Peter L. Martt
Director of Insurance

Consented to as to Form, Consent, and Entry:

GURBIR S. GREWAL
ATTORNEY GENERAL OF NEW JERSEY
Attorney for New Jersey Department of Banking & Insurance



Anita Bittner
Deputy Attorney General

Date: 4/19/18



Alicia M. Jones

Date: 4/5/2018