

**BEFORE THE INSURANCE COMMISSIONER  
FOR THE STATE OF ARKANSAS**

**ARKANSAS INSURANCE DEPARTMENT,** )  
**Petitioner** )  
 )  
**vs.** )  
 )  
**ELIA M. LOBANO,** )  
**Respondent** )  
 )

**A.I.D. NO. 2012- 720**

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**CONSENT ORDER**

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On this day, the matter of Elia M. Lobano (“Respondent”), came before Jay Bradford, Arkansas Insurance Commissioner (“Commissioner”). The Arkansas Insurance Department (“Department”) is represented by Amanda J. Andrews, Associate Counsel, in this matter. From the facts and law before the Commissioner, he finds as follows:

**FINDINGS OF FACT**

1. The Commissioner has jurisdiction over the parties and the subject matter pursuant to Arkansas Code Annotated § 23-61-103.
2. Respondent is a resident of Illinois and holds Arkansas Non-Resident Producer License No. 390829.
3. On September 26, 2011, Respondent submitted an application for a Non-Resident Producer License to the Department, and when asked in Question 1 whether she has ever been convicted of a crime, including a misdemeanor, felony or military offense, Respondent answered “no.”
4. Respondent has been convicted of the following crimes in DeWitt County, Illinois: 1) Harassment by Telephone, a class B misdemeanor, on December 8, 1998; 2) Theft, a

class A misdemeanor, on March 23, 2001; 3) Battery, a class A misdemeanor, on March 14, 2003.

5. To date, Respondent has failed to disclose the aforementioned convictions to the Department, and on May 17, 2012, Respondent was denied a producer license in California because she failed to disclose her criminal history.

6. Respondent has voluntarily waived her right to counsel and her right to an administrative hearing.

### **CONCLUSIONS OF LAW**

From the Findings of Fact contained herein, the Commissioner concludes as follows:

7. The Commissioner may revoke a producer's license for any one (1) or more of the following causes: providing incorrect, misleading, incomplete, or materially untrue information in the license application; having an insurance producer license or its equivalent denied, suspended, or revoked in any other state, province, district, or territory; and using fraudulent, coercive, or dishonest practices or demonstrating incompetence, untrustworthiness, lack of good personal or business reputation, or financial irresponsibility. Ark. Code Ann. § 23-65-512(a).

8. In the producer license application, Respondent failed to disclose the three (3) convictions against her in Illinois. She provided materially untrue information in the license application, which is a violation of Arkansas law and demonstrates dishonesty and untrustworthiness.

9. Respondent was denied a producer license in California for failing to disclose a conviction on the application.

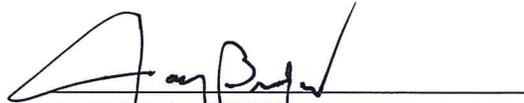
**IT IS HEREBY ORDERED:**

Based upon the foregoing, the parties hereto agree that the Respondent's Arkansas Non-Resident License No. 390829 should be and hereby is immediately revoked.

**IT IS SO ORDERED THIS** 18<sup>th</sup> **DAY OF** October, 2012.



ELIA M. LOBANO  
RESPONDENT



JAY BRADFORD  
INSURANCE COMMISSIONER  
STATE OF ARKANSAS