

STATE OF ARIZONA

DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

In the Matter of:

RIOS, MARYULI
(National Producer No. 16699034)

Respondent

No. 22A-036-INS

DEFAULT ORDER

On August 2, 2022, the Arizona Department of Insurance and Financial Institutions (the "Department") issued a Notice of Hearing ("Notice") in the above-captioned matter, a copy of which is attached as **Exhibit A** and incorporated by this reference. The Notice required Maryuli Rios ("Respondent") to provide a written answer to the allegations set forth in the Notice within twenty days of the issuance of the Notice. As of this date, Respondent has failed to file an answer. On August 29, 2022, counsel for the Department filed a Motion for Default, a copy of which is attached as **Exhibit B**. As of this date, Respondent has not responded to the Department's motion. The Department has a reason to believe that Respondent failed to maintain current contact information on record with the Department. Pursuant to A.A.C. R20-6-106(D), a party that fails to file an answer within the time provided shall be deemed to be in default and one or more of the allegations in the Notice of Hearing may be deemed to be admitted.

FINDINGS OF FACT

1. Notice was proper.
2. Respondent is in default.
3. The allegations in the Notice are deemed admitted.

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CONCLUSIONS OF LAW

1. The conduct alleged in the Notice constitutes grounds for the Director to suspend, revoke or refuse to renew Respondent's license to transact insurance in Arizona, pursuant to A.R.S. §20-295(A).

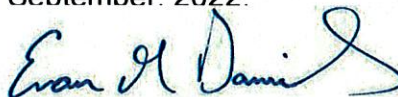
ORDER

IT IS ORDERED:

1. The insurance license held by Respondent Maryuli Rios is revoked effective upon the issuance of this Order.

2. The hearing set for **September 15, 2022 at 1:00 p.m.** shall be vacated.

DATED this 14th day of September, 2022.



Evan G. Daniels, Director
Arizona Department of Insurance
and Financial Institutions

1 **COPY** of the foregoing electronically filed this
14th day of September, 2022 to:

2 Jenna Clark, Administrative Law Judge
3 <https://portal.azoah.com/submission>
Office of Administrative Hearings

4 **COPY** of the foregoing emailed same date to:

5 Gio Espinosa, Regulatory Legal Affairs Officer
6 Deian Ousounov, Assistant Director
7 Ana Starcevic, Paralegal Project Specialist
8 Wendy Greenwood, Investigations Supervisor
Steven Fromholtz, Division Manager, Licensing
Arizona Department of Insurance and Financial Institutions

9 James Rolstead, Assistant Attorney General
10 AdminLaw@azag.gov
Attorney for the Arizona Department of Insurance and Financial Institutions

11 **COPY** mailed and emailed same date to:

12 Maryuli Rios
13 1936 Del Mar Avenue
14 Las Vegas, NV 89169-1708
Respondent 9489 0090 0027 6384 9748 72

15 Maryuli Rios
16 Rios.maryj@gmail.com
17 Rios.mary@outlook.com
Respondent

18 *Ana Starcevic*

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Exhibit A

1 **STATE OF ARIZONA**

2 **DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS**

3 **In the Matter of:**

4 **MARYULI RIOS**
5 (National Producer No. 16699034)

6 **Respondent.**

Docket No. 22A-036-INS

**NOTICE OF HEARING AND
COMPLAINT**

7 **(ALJ Jenna Clark)**

8
9 **DIRECTED TO:**

10 Maryuli Rios
11 1936 Del Mar Avenue
12 Las Vegas, NV 89169-1708
Respondent

13 **YOU ARE HEREBY NOTIFIED** that under Arizona Revised Statutes ("A.R.S.") §§ 20-
14 161 and 41-1092.01, the above-captioned matter will be conducted through the Office of
15 Administrative Hearings, an independent agency.

16 **Date of Hearing:**
17 **September 15, 2022 at 1:00 p.m.**

18 **Location:**
19 **Office of Administrative Hearings**
20 **1740 W. Adams St.**
21 **Lower Level**
22 **Phoenix, AZ 85007**

1 Information regarding procedures, practice pointers, or the online filing of motions is
2 available through the Office of Administrative Hearings' website at www.azoah.com, or by
3 calling their offices at (602) 542-9826.

4 The Office of Administrative Hearings has designated Jenna Clark at the address and
5 phone number listed above, as the Administrative Law Judge for these proceedings.

6 Under the Americans with Disabilities Act (ADA), the Office of Administrative Hearings
7 endeavors to ensure the accessibility of its hearings to all persons with disabilities. Persons with
8 disabilities may request reasonable accommodations such as interpreters, alternative formats, or
9 assistance with physical accessibility. Requests for accommodations should be made as far in
10 advance of the Hearing as possible to allow time to arrange the accommodations. If you require
11 accommodations, please contact the Office of Administrative Hearings by calling their offices at
12 (602) 542-9826.

13 Under Arizona Administrative Code ("A.A.C.") R2-19-106 and R2-19-110, motions to
14 continue this matter shall be made in writing to the Administrative Law Judge at least fifteen (15)
15 days before the Hearing date, unless good cause is demonstrated. A copy of any motion to
16 continue shall be filed and served according to A.A.C. R2-19-108, with a copy provided to the
17 Assistant Attorney General identified below.

18 You may appear on the date and at the time and place specified in this Notice of Hearing
19 ("Notice") with or without the assistance of counsel. An insurance company may be represented
20 by a corporate officer A.R.S. § 20-161(B). Additionally, you have the right to present evidence
21 in response to the allegations in this Notice, to have a reasonable opportunity to inspect all
22 documentary evidence, to examine witnesses, to present evidence in support of your interests,

1 and to have subpoenas issued by the Administrative Law Judge to compel the attendance of
2 witnesses and the production of evidence. If you fail to appear at the administrative hearing (the
3 “Hearing”), the Administrative Law Judge can proceed with the Hearing and issue a
4 Recommended Decision. The Director of the Arizona Department of Insurance and Financial
5 Institutions (the “Director”) can then consider the Recommended Decision and make a final
6 determination on this matter.

7 Under A.R.S. § 41-1092.07(E), a clear and accurate record of the proceedings will be
8 made by a court reporter or by electronic means. Any party that requests a transcript of the
9 proceedings shall pay the cost of the transcript for the court reporter or other transcriber.

10 **Under A.A.C. R20-6-106, within twenty (20) days after service of a Notice of Hearing,**
11 **the Respondent shall appear by filing a written Answer to the allegations in the Notice. The**
12 **Answer shall state Respondent’s position or defense and shall specifically admit or deny**
13 **each assertion in the Notice. Any allegation not denied shall be deemed admitted. Any**
14 **defense not raised will be considered waived. If a timely Answer is not filed, Respondent**
15 **may be deemed in default and the Director may deem the allegations in the Notice as true**
16 **and admitted. Accordingly, the Director may take whatever action is deemed appropriate.**

17 Pursuant to A.R.S. § 41-1092.06, the Respondent has the right to request an informal
18 settlement conference (“ISC”) by filing a written request with the Arizona Department of
19 Insurance and Financial Institutions (the “Department”) no later than **twenty (20) days** before
20 the scheduled hearing. The ISC will be held within **fifteen (15) days** after receiving the request.
21 If an ISC is requested, a person with the authority to act on behalf of the Department will be
22 present.

1 Please note that in requesting an ISC, Respondent waives any right to object to the
2 participation of the Department's representative in the final administrative decision of this matter.
3 Any statements, either written or oral, made by the Department, Respondent, or their
4 representatives at an ISC, including a written document created or expressed solely for the
5 purpose of settlement negotiations, are inadmissible in any subsequent administrative hearing.
6 See A.R.S. § 41-1092.06.

7 Questions concerning issues raised in this Notice of Hearing should be directed to
8 Assistant Attorney General James Rolstead, 2005 N. Central Ave., Phoenix, Arizona 85004,
9 telephone number (602) 542-7720 or by e-mail at James.Rolstead@azag.gov.

10 The purpose of the Hearing is to determine whether grounds exist to revoke Respondent's
11 insurance producer license. In support of its position that grounds exist, the Department alleges
12 the following:

13 PARTIES & JURISDICTION

14 1. The Department was created and enabled to administer certain laws of the State of
15 Arizona by protecting the public interest through licensure and regulation of the insurance
16 producer profession in this state. A.R.S. § 20-142 and A.R.S. §§ 20-281 *et seq.*

17 2. Maryuli Rios ("Rios" or "Respondent") is licensed in Arizona as a non-resident
18 insurance producer, National Producer Number 16699034.

19 3. The Office of Administrative Hearings has subject matter and personal jurisdiction
20 over the named parties in this Notice of Hearing, under A.R.S. § 20-161 and A.R.S. §§ 41-1092
21 *et seq.*

1 FACTS

2 4. On February 2, 2016, the Department issued to Rios an Arizona non-resident
3 insurance producer license, National Producer Number 16699034, with lines of authority in (1)
4 property, (2) casualty, (3) life, and (4) accident and health or sickness insurance. Rios's license
5 is scheduled to expire on May 31, 2023.

6 5. Rios's business and mailing address of record with the Department is 1936 Del Mar
7 Avenue, Las Vegas, Nevada 89169-1708. Her business email address of record with the
8 Department is Rios.Maryj@gmail.com.

9 6. On January 3, 2022, the Nevada Department of Business and Industry, Division of
10 Insurance ("Nevada Insurance Division") issued a Final Order of the Commissioner revoking
11 Rios's Nevada resident producer license.

12 7. On February 14, 2022, the Department received notice of the Nevada license
13 revocation.

14 8. On June 21, 2022, the Department sent an email to Rios notifying her that it was
15 aware her Nevada license had been revoked and that she no longer met the requirement of
16 maintaining her resident license in good standing. The Department offered Rios a Consent Order
17 for surrender of her Arizona license and requested that she respond by June 28, 2022.

18 9. Rios did not respond to the email.

19 10. On June 28, 2022, an investigator for the Department called the business and
20 personal telephone number of record for Rios, but was told that she had called a wrong number.

21 11. On June 30, 2022, the investigator located another telephone number associated
22 with American Insurance Solutions Inc., a business entity organized by Rios in 2015, according

1 to information on the Nevada Secretary of State's website. When the investigator tried calling
2 this number, a generic message stated, "The number you have dialed is not in service or is
3 assigned in a different area code."

4 12. Also on June 30, 2022, the Department sent a second email to Rios at her email
5 address of record as well as an alternative email address that was found through the National
6 Association of Insurance Commissioners' website. Rios failed to respond to this email as well.

7 **CONCLUSIONS OF LAW**

8 13. The Director has jurisdiction over this matter.

9 14. Respondent's conduct, as described above, constitutes failing to maintain a license
10 in good standing in the person's home state, within the meaning of A.R.S. § 20-287(A)(1).

11 15. Respondent's conduct, as described above, constitutes violating any provision of
12 Title 20 or any rule, subpoena or order of the Director, within the meaning of A.R.S. § 20-
13 295(A)(2).

14 16. Respondent's conduct, as described above, constitutes failing to report an
15 administrative action in another jurisdiction within 30 days after final disposition of the matter,
16 within the meaning of A.R.S. § 20-301(A).

17 17. Grounds exist for the Director to suspend, revoke, or refuse to renew Respondent's
18 insurance license, pursuant to A.R.S. §§ 20-287(A)(1), 20-295(A)(2), and 20-301(A).

1 **THEREFORE**, on the basis of the foregoing, the Department requests:

2 1. Respondent Maryuli Rios's Arizona non-resident insurance producer license,
3 National Producer Number 16699034, be revoked under those statutes and rules cited, and any
4 other applicable statutes or rules.

5 DATED this 1st day of **August, 2022**.

6
7 *Gio Espinosa*

8 Gio Espinosa, Regulatory Legal Affairs Officer
9 Arizona Department of Insurance and
10 Financial Institutions

1 ORIGINAL of the foregoing filed electronically
this 2nd day of August, 2022, to:

2 Jenna Clark, Administrative Law Judge
3 <https://portal.azoah.com/submission>
4 Office of Administrative Hearings

5 COPY of the foregoing delivered the 2nd day
6 of August, 2022, to:

7 Gio Espinosa, Regulatory Legal Affairs Officer
8 Deian Ousounov, Assistant Director
9 Ana Starcevic, Paralegal Project Specialist
10 Steven Fromholtz, Licensing Division Manager
11 Wendy Greenwood, Investigations Supervisor
12 Arizona Department of Insurance and Financial Institutions
13 100 North 15th Avenue, Suite 261
14 Phoenix, Arizona 85007

15 COPY mailed the 2nd day of August, 2022, by
16 Regular Mail and Certified Mail, Return Receipt Requested, to:
17 (Receipt No. 9489 0090 0027 6384 9748 10)

18 Maryuli Rios
19 1936 Del Mar Avenue
20 Las Vegas, NV 89169-1708
21 *Respondent*

22 COPY sent via electronic mail
the 2nd day of August, 2022, to:

Maryuli Rios
Rios.maryj@gmail.com
Rios.mary@outlook.com
Respondent

James Rolstead, Assistant Attorney General
James.Rolstead@azag.gov
AdminLaw@azag.gov
Attorney for the Department

Ana Starcevic
10525053

Exhibit B

STATE OF ARIZONA
Department of Insurance and Financial Institutions
FILED August 29, 2022 by AS

1 MARK BRNOVICH
Attorney General
2 Firm Bar No. 14000

3 James Rolstead
State Bar No. 025723
4 Assistant Attorney General
Public Law Section
5 2005 N. Central Ave.
Phoenix, Arizona 85004
6 Telephone: (602) 542-7720
7 Facsimile: (602) 542-4385
E-mail: James.Rolstead@azag.gov
8 Attorney for the Arizona Department of Insurance
and Financial Institutions
9

10 STATE OF ARIZONA

11 DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

12 In the Matter of:

No. 22A-036-INS

13 **RIOS, MARYULI**
14 (National Producer No. 16699034)

MOTION FOR DEFAULT

15 Respondent

16 The Arizona Department of Insurance and Financial Institutions (the "Department"),
17 by and through undersigned counsel, hereby requests that the Findings of Fact and
18 Conclusions of Law set forth in the Notice of Hearing and incorporated herein by reference
19 be entered in this matter, deeming Maryuli Rios ("Rios") in default, deeming the allegations
20 set forth in the Notice as true, and ordering that Respondent's insurance license be revoked.
21

22 On August 2, 2022, a Notice of Hearing and Complaint ("Notice") was filed in this
23 matter and served upon Rios at her mailing address of record via regular mail and certified
24 mail pursuant to A.R.S. § 41-1092.04. The Notice was also sent to Rios via her e-mail
25
26

1 address of record.

2 Rios had twenty (20) days from the date of issuance of the Notice to file a written
3 answer to the allegations contained therein pursuant to Arizona Administrative Code
4 (“A.A.C”) R20-6-106. As of the date of this Motion, Rios has not filed an answer nor has
5 she appeared through counsel. Rule 20-6-106(D) of the Arizona Administrative Code
6 provides that if an answer is not timely filed, the Respondent shall be deemed in default and
7 the Director may deem the allegations set forth in the Notice of Hearing as true and take
8 whatever action is appropriate including revoking the license.
9

10 The allegations supporting the Notice of Hearing are as follows:

11 1. On February 2, 2016, the Department issued to Rios an Arizona non-resident
12 insurance producer license, National Producer Number 16699034, with lines of authority in
13 (1) property, (2) casualty, (3) life, and (4) accident and health or sickness insurance. Rios’s
14 license is scheduled to expire on May 31, 2023.
15

16 2. Rios’s business and mailing address of record with the Department is 1936
17 Del Mar Avenue, Las Vegas, Nevada 89169-1708. Her business email address of record
18 with the Department is Rios.Maryj@gmail.com.
19

20 3. On January 3, 2022, the Nevada Department of Business and Industry,
21 Division of Insurance (“Nevada Insurance Division”) issued a Final Order of the
22 Commissioner revoking Rios’s Nevada resident producer license.

23 4. On February 14, 2022, the Department received notice of the Nevada license
24 revocation.
25
26

1 11. Respondent's conduct, as described above, constitutes failing to maintain a
2 license in good standing in the person's home state, within the meaning of A.R.S. § 20-
3 287(A)(1).

4 12. Respondent's conduct, as described above, constitutes violating any provision
5 of Title 20 or any rule, subpoena or order of the Director, within the meaning of A.R.S. §
6 20-295(A)(2).

7
8 13. Respondent's conduct, as described above, constitutes failing to report an
9 administrative action in another jurisdiction within 30 days after final disposition of the
10 matter, within the meaning of A.R.S. § 20-301(A).

11 14. Grounds exist for the Director to suspend, revoke, or refuse to renew
12 Respondent's insurance license, pursuant to A.R.S. §§ 20-287(A)(1), 20-295(A)(2), and 20-
13 301(A).

14
15 Based upon the foregoing, the Department respectfully requests that the allegations set
16 forth in the August 2, 2022 Notice of Hearing and Complaint be deemed admitted and that
17 Respondent's insurance license be revoked.

18 RESPECTFULLY SUBMITTED this 29th day of August, 2022.

19
20 MARK BRNOVICH, Attorney General

21 By /s/ James Rolstead

22 James Rolstead, Assistant Attorney General
23 Attorney for the Arizona Department of Insurance
24 and Financial Institutions
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COPY of the foregoing electronically filed this
29th day of August, 2022 with:

Gio Espinosa, Regulatory Legal Affairs Officer
Deian Ousounov, Assistant Director
Ana Starcevic, Paralegal Project Specialist
Steven Fromholtz, Division Manager, Licensing
Arizona Department of Insurance and Financial Institutions

COPY mailed and emailed same date to:

Maryuli Rios
1936 Del Mar Avenue
Las Vegas, NV 89169-1708
Respondent

Maryuli Rios
Rios.maryj@gmail.com
Rios.mary@outlook.com
Respondent

/s/ S. Hack
10629605