

STATE OF ARIZONA
Department of Insurance and Financial Institutions
FILED March 25, 2024 by AS

STATE OF ARIZONA

DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

In the Matter of:

GOINS, ELIJAAH

(National Producer No. 20407673)

Respondent.

No. 24A-020-INS

CONSENT ORDER

The Arizona Department of Insurance and Financial Institutions (“Department”) has received evidence that **Elijaah Goins** (“Respondent”) violated provisions of Arizona Revised Statutes (“A.R.S.”) Title 20. Respondent wishes to resolve this matter without the commencement of formal proceedings, and admits the following Findings of Fact are true, and consents to the entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

1. Respondent was at all material times licensed as an Arizona resident insurance producer, National Producer Number 20407673, with lines of authority in credit, travel, life, and accident and health or sickness insurance. The Department first licensed Respondent on July 28, 2022. Respondent’s license is scheduled to expire on September 30, 2025.

2. Respondent’s addresses of record with the Department are 4735 N Scottsdale Road, Apt. 304 Scottsdale, Arizona 85251-2423 (business and mailing) and elijaah.goins1@gmail.com (email).

3. On or about September 28, 2023, the Montana Department of Insurance contacted the Department inquiring about the status of the Department’s investigation into

1 Respondent's alleged misconduct.

2 4. On or about October 18, 2023, the New Mexico Office of the Superintendent
3 of Insurance contacted the Department with the inquiry about the same subject matter, the
4 status of the Department's investigation into Respondent's alleged misconduct, and
5 provided a copy of the Mutual of Omaha letter stating that Respondent's "contract with
6 Mutual of Omaha Insurance Company and United of Omaha Life Insurance Company has
7 been terminated [f]or [c]ause, effective August 15, 2023.

8 5. The Department commenced an investigation into this matter. The
9 Department's investigation determined the following:

10 a) On or about November 15, 2023, at the Department's request, Mutual of
11 Omaha provided a copy of the Investigative Summary Report and supporting
12 documents pertinent to Mutual of Omaha's investigation into Respondent's
13 alleged misconduct.

14 b) A review of the Investigative Summary Report revealed that Respondent
15 submitted thirty-nine (39) Mutual of Omaha insurance applications without
16 consumers' consent. Among the consumers affected by Respondent's
17 misconduct were two (2) Arizona residents.

18 c) On or about November 16, 2023, the Department notified Respondent of the
19 investigation and requested that he provide a response and supporting
20 documents by November 29, 2023.

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- 1 d) On or about November 17, 2023, the Department received a response from
2 Respondent stating¹ that the fraudulent applications were submitted to Mutual
3 of Omaha as a training process so the “agents” can “see the complete process
4 after a policy was placed in force where the client receives their electronic
5 policy via email.”
- 6 e) On or about December 12, 2023, Mutual of Omaha confirmed to the
7 Department that Respondent was an independent contractor and he was not
8 involved in training new insurance producers with the company.
- 9 f) On or about February 8, 2024, the State of Minnesota Department of
10 Commerce issued a Consent Order against Respondent revoking his
11 Minnesota insurance producer license.
- 12 g) On or about January 30, 2024, during the investigation, the Florida Bureau of
13 Investigation contacted the Department alleging the same misconduct by
14 Respondent.
- 15 h) On or about February 13, 2024, the Department conducted a virtual “on the
16 record” interview with Respondent. During the interview, Respondent
17 admitted that he submitted fraudulent insurance applications, but he
18 maintained that the purpose of his actions was to train new insurance
19 producers.

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¹ Respondent provided copies of his email correspondence with Mutual of Omaha that occurred during Mutual of Omaha’s investigation into Respondent’s misconduct.

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CONCLUSIONS OF LAW

6. The Director has jurisdiction over this matter.

7. Respondent’s conduct, as described above, constitutes a violation of Title 20 or any rule, subpoena or order of the Director. A.R.S. § 20-295(A)(2).

8. Respondent’s conduct, as described above, constitutes intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance. A.R.S. § 20-295(A)(5).

9. Respondent’s conduct, as described above, constitutes using fraudulent, coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere. A.R.S. § 20-295(A)(8).

10. Respondent’s conduct, as described above, constitutes forging another's name to any document related to an insurance transaction. A.R.S. § 20-295(A)(10).

11. The Director may deny, suspend for not more than twelve months, revoke or refuse to renew an insurance producer's license. A.R.S. § 20-295(A).

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ORDER

IT IS HEREBY ORDERED THAT:

Elijaah Goins' Arizona resident insurance producer license, National Producer
Number 20407673, is revoked, effective immediately.

Effective this 25th day of March, 2024.

Barbara D. Richardson

Barbara D. Richardson
Cabinet Executive Officer
Executive Deputy Director
Arizona Department of Insurance and Financial Institutions

CONSENT TO ORDER

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1. Respondent acknowledges that it has been served with a copy of the foregoing Consent Order in the above-referenced matter, has read it, is aware of its right to an administrative hearing in this matter and has knowingly and voluntarily waived that right.

2. Respondent accepts the personal and subject matter jurisdiction of the Department over it in this matter.

3. Respondent acknowledges that no promise of any kind or nature has been made to induce it to sign the Consent to Order and it has done so knowingly and voluntarily.

4. Respondent acknowledges and agrees that the acceptance of this Consent to Order by the Director is solely to settle this matter and does not preclude the Department from instituting other proceedings as may be appropriate now or in the future. Furthermore, and notwithstanding any language in this Consent Order, this Consent Order does not preclude in any way any other state agency or officer or political subdivision of this state from instituting proceedings, investigating claims, or taking legal action as may be appropriate now or in the future relating to this matter or other matters concerning Respondent, including but not limited to violations of Arizona’s Consumer Fraud Act. Respondent acknowledges that, other than with respect to the Department, this Consent Order makes no representations, implied or otherwise, about the views or intended actions of any other state agency or officer or political subdivision of the state relating to this matter or other matters concerning Respondent.

1 5. Respondent waives all rights to seek an administrative or judicial review or
2 otherwise to challenge or contest the validity of this Consent Order and its accompanying
3 parts before any court of competent jurisdiction.

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

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03/23/2024

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DATE

ELJAAH GOINS
(NATIONAL PRODUCER NO. 20407673)

1 **COPY** of the foregoing delivered via email
this 25th day of March, 2024, to:

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3 Elijaah Goins
4 4735 N Scottsdale Rd., Apt. 304
5 Scottsdale, Az 85251 -2423
6 7910 S. 42nd Avenue
7 Laveen, AZ 85339-2553
8 elijaah.goins1@gmail.com
9 Respondent

6 **COPY** of the foregoing delivered/mailed same date, to:

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8 Deian Ousounov, Chief Financial Deputy Director
9 Alena Caravetta, Regulatory Legal Affairs Officer
10 Ana Starcevic, Paralegal Project Specialist
11 Cathy O'Neil, Consumer Regulatory Affairs Officer
12 Steven Fromholtz, Division Manager, Licensing
13 Linda Lutz, Legal Assistant, Licensing
14 Aqueelah Currie, Licensing Supervisor
15 Jesus Acosta, Investigator
16 Arizona Department of Insurance and Financial Institutions
17 100 North 15th Avenue, Suite 261
18 Phoenix, Arizona 85007-2630

14 *Ana Starcevic*
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