

DEC 6 2010

DEPT OF INSURANCE  
BY 

STATE OF ARIZONA  
DEPARTMENT OF INSURANCE

In the Matter of:

**HOLGUIN, JOSE LUIS (JR),  
(Arizona License No. 948789)  
(NPN # 10853546)**

**No. 10A-093-INS**

**ORDER**

Respondent.

On November 22, 2010, the Office of Administrative Hearings, through Administrative Law Judge ("ALJ") Lewis D. Kowal, issued an Administrative Law Judge Decision ("Recommended Decision"), received by the Director of the Department of Insurance ("Director") on November 23, 2010, a copy of which is attached and incorporated by this reference. The Director of the Department of Insurance has reviewed the Recommended Decision and enters the following Order:

1. The Director adopts the Recommended Findings of Fact and Conclusions of Law of the Recommended Decision.
2. The Director revokes Respondent's Arizona producer's license, effective immediately.

NOTIFICATION OF RIGHTS

Pursuant to Arizona Revised Statutes ("A.R.S.") § 41-1092.09, Respondent may request a rehearing with respect to this order by filing a written motion with the Director of the Department of Insurance within 30 days of the date of this Order, setting forth the basis for relief under A.A.C. R20-6-114(B). Pursuant to A.R.S. § 41-1092.09, it is not necessary to request a rehearing before filing an appeal to Superior Court.

Respondent may appeal the final decision of the Director to the Superior Court of Maricopa County for judicial review pursuant to A.R.S. § 20-166. A party filing an appeal

1 must notify the Office of Administrative Hearings of the appeal within ten days after filing  
2 the complaint commencing the appeal, pursuant to A.R.S. § 12-904(B).

3 DATED this 3<sup>rd</sup> day of December, 2010.

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6 CHRISTINA URIAS, Director  
7 Arizona Department of Insurance

8 COPY of the foregoing mailed this  
9 6<sup>th</sup> day of December, 2010 to:

10 Office of Administrative Hearings  
11 1400 West Washington, Suite 101  
12 Phoenix, Arizona 85007

13 Mary Butterfield, Assistant Director  
14 Mary Kosinski, Exec. Asst. for Regulatory Affairs  
15 Catherine O'Neil, Consumer Legal Affairs Officer  
16 Steven Fromholtz, Licensing Administrator  
17 Arizona Department of Insurance  
18 2910 North 44th Street, Suite 210  
19 Phoenix, Arizona 85018

20 Jose Luis Holguin  
21 6230 E. Glencove St., #2  
22 Mesa, Arizona 85205  
23 Respondent

24   
25 Curvey Burton  
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NOV 23 2010

DIRECTOR'S OFFICE  
INSURANCE DEPT.

IN THE OFFICE OF ADMINISTRATIVE HEARINGS

In the Matter of:

No. 10A-093-INS

Jose Luis Holguin, Jr  
(Arizona License No. 948789)  
(NPN No. 10853546)

ADMINISTRATIVE  
LAW JUDGE DECISION

Respondent.

**HEARING:** November 17, 2010

**APPEARANCES:** Special Assistant Attorney General Mary Kosinski on behalf of the Arizona Department of Insurance; Jose Luis Holguin, Jr. did not appear at the hearing.

**ADMINISTRATIVE LAW JUDGE:** Lewis D. Kowal

**FINDINGS OF FACT**

1. At all times material to this matter, Jose Luis Holguin, Jr. ("Respondent") was and currently is licensed by the Arizona Department of Insurance ("Department") as an accident/health and life producer.
2. On August 7, 2009, the Department issued Respondent an accident/health and life producer license, license number 948789 ("License"), which expires on August 31, 2013.
3. Steven Fromholtz ("Mr. Fromholtz"), Producer Licensing Administrator of the Licensing Section of the Department, testified that when an application for a producer's license is received and processed, it is forwarded to the Arizona Department of Public Safety ("DPS") for processing. This includes processing by the Federal Bureau of Investigation for a criminal history background check to be conducted.

1 4. The Department received a report back from DPS advising, in effect, that the  
2 fingerprints submitted were illegible and a criminal history background check could not  
3 be performed based upon the fingerprints.

4 5. On September 23, 2009, the Department issued a letter to Respondent that was  
5 mailed to Respondent's business/ mailing address, informing Respondent that the  
6 Respondent's fingerprint card could not be processed and was returned by DPS as  
7 illegible. In that letter, the Department requested that Respondent submit a  
8 replacement set of fingerprints and enclosed a blank Illegible Replacement Fingerprint  
9 Form. The Department provided a deadline of October 24, 2009, for the return of the  
10 completed replacement fingerprint form.

11 6. Because the Department did not receive the requested replacement fingerprint  
12 form from Respondent as requested, the Department sent another letter to Respondent  
13 at Respondent's residential address on December 28, 2009, giving Respondent a  
14 deadline of January 31, 2010, to file an a new set of fingerprints and an Illegible  
15 Replacement Fingerprint Form with the Department or to submit a Voluntary Surrender  
16 of License Form with the Department. The Department indicated that the failure to  
17 respond to the letter would result in the initiation of disciplinary action being taken  
18 against Respondent's license.

19 7. Mr. Fromholtz testified that the Department has not received any change of  
20 address notification from Respondent and that the above-mentioned letters were sent  
21 to the addresses of record the Department had for Respondent.

22 8. Mr. Fromholtz testified that to date the Respondent has not responded to the  
23 above-mentioned letters and has not submitted to the Department a new set of  
24 fingerprints.

25 **CONCLUSIONS OF LAW**

26 1. This matter is a disciplinary proceeding wherein the Department must prove by a  
27 preponderance of the evidence that Respondent violated the State's Insurance Laws.  
28 See A.AC. R2-19-119.

1 2. During the application process, the Director of the Department required  
2 Respondent to submit a full set of fingerprints, and Respondent's illegible fingerprint  
3 submission did not satisfy that requirement. See A.R.S. § 20-285(E)(2).

4 3. Respondent's conduct, as set forth above, constitutes a violation of A.R.S. § 20-  
5 295(A)(1) by having failed to provide complete information in the license application.

6 4. Respondent's conduct, as set forth above, constitutes the violation of any  
7 provision of A.R.S., Title 20 within the meaning of A.R.S. § 20-295(A)(2).

8 5. Grounds exist for the Director of the Department to suspend, revoke, or refuse to  
9 renew the License pursuant to A.R.S. § 20-295(A).

10 **ORDER**

11 Based upon the above, the License shall be revoked on the effective date of the  
12 Order entered in this matter.

13 Done this day, November 22, 2010.

14  
15 /s/ Lewis D. Kowal  
16 Administrative Law Judge

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18 Transmitted electronically to:

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20 Christina Urias, Director  
21 Department of Insurance  
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