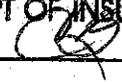


OCT 29 2012

STATE OF ARIZONA
DEPARTMENT OF INSURANCE

DEPT OF INSURANCE
BY 

In the Matter of:

No. 12A-124-INS

DE HARO, YESENIA,
(Arizona License # 995566)
(National Producer # 16295980)

**PROPOSED FINDINGS OF FACT,
CONCLUSIONS OF LAW AND ORDER**

Respondent.

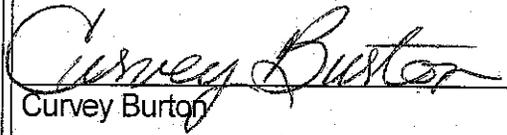
On September 25, 2012, the Arizona Department of Insurance ("Department") issued a Notice of Hearing ("Notice") in the above-captioned matter, a copy of which is attached and incorporated by this reference. The Notice required **Yesenia De Haro** ("De Haro" or "Respondent") to provide a written answer 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 October 15, 2012, counsel for the Department filed a Request for Default and Proposed Findings of Fact, Conclusions of Law and Order. As of this date, Respondent has not responded to the Department's request. 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.

///

1 Yesenia De Haro
2 5402 W. Louisiana St.
3 Tucson, Arizona 85757
4 Respondent

5 
6 Curvey Burton

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10
- 11
- 12
- 13
- 14
- 15
- 16
- 17
- 18
- 19
- 20
- 21
- 22
- 23
- 24
- 25
- 26

1 A clear and accurate record of the proceedings will be made either by a court reporter
2 or by electronic means. A.R.S. §41-1092.07(E). If you want a copy of an electronic recording,
3 you must contact the Office of Administrative Hearings at (602) 542-9826. If the hearing was
4 transcribed by a court reporter and you want a copy of the transcript, you must pay the cost of
5 the transcript to the court reporter or other transcriber

6 If you have questions concerning this Notice of Hearing please direct them to Mary
7 Kosinski, Arizona Department of Insurance, (602) 364-3471, 2910 North 44th Street, Suite 210,
8 Phoenix, Arizona 85018.

9 NOTICE OF APPLICABLE RULES

10 On January 23, 1992, we adopted the rules of practice and procedure applicable in
11 contested cases before the Director of Insurance. The hearing will be conducted pursuant to
12 these rules. A.A.C. R20-6-101 through R20-6-115.

13 YOU MUST FILE A WRITTEN RESPONSE (ANSWER) TO THE ALLEGATIONS IN
14 THIS NOTICE WITH US WITHIN 20 DAYS AFTER WE ISSUE THIS NOTICE. A.A.C.
15 R20-6-106. YOUR RESPONSE SHOULD STATE YOUR POSITION OR DEFENSE AND
16 SHOULD SPECIFICALLY ADMIT OR DENY EACH ASSERTION IN THE NOTICE. IF YOU
17 DO NOT SPECIFICALLY DENY AN ASSERTION, WE WILL CONSIDER IT ADMITTED. ANY
18 DEFENSE YOU DO NOT RAISE WILL BE CONSIDERED WAIVED.

19 IF YOU DO NOT FILE YOUR RESPONSE ON TIME, WE WILL CONSIDER YOU IN
20 DEFAULT AND THE DIRECTOR MAY DEEM THE ALLEGATIONS IN THE NOTICE AS
21 TRUE. ACCORDINGLY, WE WILL TAKE WHATEVER ACTION IS APPROPRIATE
22 INCLUDING SUSPENSION, REVOCATION, IMPOSITION OF A CIVIL PENALTY AND
23 ORDERING RESTITUTION TO ANY INJURED PERSON.

24 PERSONS WITH DISABILITIES

PERSONS WITH DISABILITIES MAY REQUEST REASONABLE
ACCOMMODATIONS SUCH AS INTERPRETERS, ALTERNATIVE FORMATS, OR
ASSISTANCE WITH PHYSICAL ACCESSIBILITY. REQUESTS FOR ACCOMMODATIONS
SHOULD BE MADE AS EARLY AS POSSIBLE TO ALLOW TIME TO ARRANGE THE

1 ACCOMMODATIONS. IF YOU REQUIRE ACCOMMODATIONS, PLEASE CONTACT THE
2 OFFICE OF ADMINISTRATIVE HEARINGS AT (602) 542-9826.

3 The allegations supporting this Notice of Hearing are as follows:

4 1. Yesenia De Haro ("Respondent") is, and was at all material times licensed as a
5 resident life producer, Arizona license number 995566, which expires April 30, 2015.

6 2. Respondent's mailing, business and residence addresses of record with the
7 Department are: c/o Primerica Financial Services, 1783 W. University Dr., Suite 133, Tucson,
8 Arizona 85281 (business and mailing); 5402 W. Louisiana St., Tucson, Arizona 85757
(residence).

9 3. On or about July 14, 2011, the Department issued to Respondent an insurance
10 license as a life producer, Arizona license number 995566.

11 4. On October 31, 2011, the Department notified Respondent by mail at her
12 business/mailling address of record that her fingerprint card had been processed and returned
13 by the Arizona Department of Public Safety (DPS) as illegible. The Department requested a
14 replacement set of fingerprints along with a completed "Illegible Fingerprint Replacement
15 Form" on or before November 30, 2011.

16 5. On April 25, 2012, the Department notified Respondent a second time by mail at
17 her residence address of record that it was about to initiate an administrative action against her
18 license for failure to comply with the fingerprint requirement. The Department requested a
19 response by May 15, 2012.

20 6. To date, Respondent has not submitted a full set of fingerprints to the
21 Department.

22 VIOLATIONS

23 7. Respondent's conduct as described above constitutes the violation of the
24 requirement that an applicant submit a full set of fingerprints to the Department within the
meaning of A.R.S. § 20-285(E)(2).

8. Respondent's conduct as described above constitutes providing incomplete
information in the license application within the meaning of A.R.S. § 20-295(A)(1).

1 COPIES of the foregoing mailed/delivered
this 25th day of September, 2012, to:

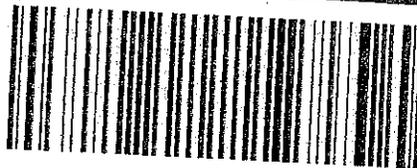
2 Yesenia De Haro
3 5402 W. Louisiana St.
4 Tucson, Arizona 85757
5 Respondent

6 Yesenia De Haro
7 c/o Primerica Financial Services
8 1783 W. University Drive, Suite 133
9 Tucson, Arizona 85281
10 Respondent

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

18 Sondra Vanella, Administrative Law Judge
19 Office of Administrative Hearings
20 1400 West Washington, Suite 101
21 Phoenix, Arizona 885007

22 
23 Curvey Waters Burton



7008 3230 0000 0153 1139