

1 license for failure to comply with the fingerprint requirement. The Department requested a
2 response by August 30, 2013.

3 6. On February 3, 2014, the Department issued a Notice of Hearing In the Matter of
4 Carr, Deborah Paulette, Docket No. 13A-146-INS ("Docket No. 13A-146-INS") setting a
5 hearing for revocation of Respondent's license on March 12, 2014. Respondent failed to file
6 an Answer and did not appear at the hearing on March 12, 2014.

7 7. On March 24, 2014, the Department filed an Order revoking Respondent's
8 license ("Order").

9 8. On April 3, 2014, Respondent filed a written notice of appeal stating that she had
10 failed to update her address with the Department and had not received any communications
11 from the Department regarding submission of her fingerprints or Docket No. 13A-146-INS.

12 **CONCLUSIONS OF LAW**

13 1. The Director has jurisdiction over this matter.

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

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

19 4. Respondent's conduct, as described above, constitutes the violation of any
20 provision of A.R.S. Title 20 or any rule, subpoena or order of the director within the meaning of
21 A.R.S. § 20-295(A)(2).

22 5. Respondent's conduct, as described above, constitutes failing to inform the
23 Director in writing within thirty days of a change in the licensee's residential or business
address within the meaning of A.R.S. § 20-286(C).

6. Grounds exist for the Director to suspend, revoke, or refuse to renew
Respondent's insurance license, impose a civil penalty and/or order restitution pursuant to
A.R.S. §§ 20-295(A) and (F).

7. Grounds exist for the Director to, in addition to or instead of any suspension,
revocation or refusal to renew, impose a civil penalty of not more than two hundred fifty dollars

1 (\$250.00) for each unintentional failure or violation, up to an aggregate civil penalty of two
2 thousand five hundred dollars (\$2,500.00) or impose a civil penalty of not more than two
3 thousand five hundred dollars (\$2,500.00) for each intentional failure or violation, up to an
4 aggregate civil penalty of fifteen thousand dollars (\$15,000.00), pursuant to A.R.S. § 20-
295(F).

5 **ORDER**

6 IT IS HEREBY ORDERED THAT:

- 7 1. Upon filing of this Consent Order, Respondent's Arizona producer license
8 number 1036629 is reinstated.
- 9 2. Respondent shall immediately pay a civil penalty in the amount of \$250.00 for
10 deposit into the State General Fund.
- 11 3. Respondent shall immediately submit to the Department a full set of fingerprints
12 and an Illegible Fingerprint Replacement Form.
- 13 4. Respondent shall immediately update her addresses of record with the
14 Department.

15 DATED AND EFFECTIVE this 13th ~~2nd~~ ^{13th} ~~2nd~~ day of may, 2014.

16 
17 GERMAINE L. MARKS
18 Director of Insurance

19 **CONSENT TO ORDER**

- 20 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law
21 and Order.
- 22 2. Respondent admits to the jurisdiction of the Director of Insurance, State of
23 Arizona, and admits the foregoing Findings of Fact and consents to the entry of the foregoing
Conclusions of Law and Order.

1 3. Respondent is aware of her right to notice and a hearing at which she may be
2 represented by counsel, present evidence and examine witnesses. Respondent irrevocably
3 waives her right to such notice and hearing and to any court appeals relating to this Consent
4 Order.

5 4. Respondent states that no promise of any kind or nature whatsoever, except as
6 expressly contained in this Consent Order, was made to her to induce her to enter into this
7 Consent Order and that she has entered into this Consent Order voluntarily.

8 5. Respondent acknowledges that the acceptance of this Consent Order by the
9 Director is solely to settle this matter against her and does not preclude any other agency,
10 officer, or subdivision of this state including the Department from instituting civil or criminal
11 proceedings as may be appropriate now or in the future not related to this matter.

12 6. Respondent acknowledges that this Consent Order is an administrative action
13 that the Department will report to the National Association of Insurance Commissioners
14 (NAIC). Respondent further acknowledges that she must report this administrative action to
15 any and all states in which she holds an insurance license and must disclose this
16 administrative action on any license application.

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23
5-2-14
Date

Deborah Paulette Carr
Deborah Paulette Carr

COPIES of the foregoing mailed/delivered
this 13th day of May, 2014, to:

Deborah Paulette Carr
688 W. Golden St.
Gilbert, AZ 85233
Respondent

1 Mary E. Kosinski, Exec. Assistant for Regulatory Affairs
Darren Ellingson, Deputy Director
2 Catherine M. O'Neil, Consumer Legal Affairs Officer
Maria Ailor, Acting Consumer Affairs Assistant Director
3 Steven Fromholtz, Licensing Supervisor
Department of Insurance
4 2910 North 44th Street, Suite 210
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Curvey Walters

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