

FEB 19 2016

DEPT OF INSURANCE
BY ms

STATE OF ARIZONA
DEPARTMENT OF INSURANCE

In the Matter of:

RICHARDSON, AUTUMN PAIGE
(Arizona License No. 1096029)
(National Producer No. 17423491)

No. 15A-159-INS

ORDER

Respondent.

On February 11, 2016, the Office of Administrative Hearings, through Administrative Law Judge Dorinda M. Lang, issued an Administrative Law Judge Decision ("Recommended Decision"), received by the Director of the Department of Insurance ("Director") on February 12, 2016, a copy of which is attached and incorporated by this reference. The Interim Director of the Department of Insurance has reviewed the Recommended Decision and enters the following Order:

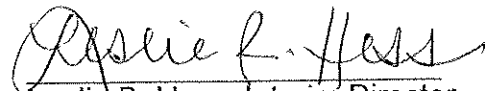
1. The Interim Director adopts the Recommended Findings of Fact and Conclusions of Law.
2. The Interim Director revokes the Arizona resident insurance producer license, No. 1096029, of **Autumn Paige Richardson** effective immediately.

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 Interim 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.

1 Respondent may appeal the final decision of the Interim Director to the Superior
2 Court of Maricopa County for judicial review pursuant to A.R.S. § 20-166. A party filing an
3 appeal must notify the Office of Administrative Hearings of the appeal within ten days after
4 filing the complaint commencing the appeal, pursuant to A.R.S. § 12-904(B).

5 DATED this 11th day of February, 2016.

6
7 
8 Leslie R. Hess, Interim Director
Arizona Department of Insurance

9 COPY of the foregoing mailed this
10 19th day of February, 2016 to:

11 Autumn Paige Richardson
12 c/o Falconer Funeral Home
13 251 W. Juniper Ave.
Gilbert, AZ 85233
Respondent

14 Autumn Paige Richardson
15 710 S. Hardy Dr.
16 Tempe, AZ 85281
Respondent

17 Mary Kosinski, Executive Assistant for Regulatory Affairs
18 Catherine O'Neil, Consumer Legal Affairs Officer
19 Steven Fromholtz, Licensing Director
Arizona Department of Insurance
20 2910 North 44th Street, Suite 210
Phoenix, Arizona 85018

21 Liane Kido
22 Assistant Attorney General
1275 West Washington Street
Phoenix, Arizona 85007-2926

23 Office of Administrative Hearings
24 1400 West Washington, Suite 101
Phoenix, Arizona 85007

25 
26 Maidene Scheiner

RECEIVED

FEB 12 2016

AZ DEPT. OF INSURANCE
ADMINISTRATIVE SERVICES

IN THE OFFICE OF ADMINISTRATIVE HEARINGS

In the Matter of:

No. 15A-159-INS

AUTUMN PAIGE RICHARDSON
(Arizona License #1096029)

ADMINISTRATIVE
LAW JUDGE DECISION

Respondent.

HEARING: February 2, 2016

APPEARANCES: Liane Kido, Attorney for the Arizona Department of Insurance;
Steven Fromholtz, witness

ADMINISTRATIVE LAW JUDGE: Dorinda M. Lang

In a hearing set to consider Respondent's failure to submit a legible set of fingerprints with the application for an insurance producer's license, Respondent failed to appear. Based on the evidence offered by the Arizona Department of Insurance, the Administrative Law Judge finds that it is appropriate to revoke Respondent's license.

FINDINGS OF FACT

1. Respondent submitted an application for a license as an insurance producer to the Arizona Department of Insurance ("Department"). The application requires all applicants to submit fingerprints with the application, which are ultimately forwarded to the Federal Bureau of Investigation ("FBI") for a criminal background check. However, because of the time the process takes, the Department issues the licenses to applicants who are otherwise qualified.

2. Effective November 12, 2014, the Department issued Respondent an insurance producer license, which expires on August 31, 2018.¹

3. According to Steven Fromholtz, Producer Licensing Administrator of the Licensing Section of the Department, when an application for a license is received and

¹ See Exhibit 2.

1 processed, it is forwarded to the Arizona Department of Public Safety ("DPS") for
2 processing, which includes processing by the Federal Bureau of Investigation ("FBI")
3 for a criminal history background check to be conducted. The Department submits the
4 completed fingerprint forms supplied by the applicant to DPS and DPS submits the
5 fingerprint forms to the FBI for national processing. In this case, the fingerprints were
6 returned because they were illegible.

7 4. On February 9, 2015, the Department issued a letter to Respondent by
8 mail, informing the Respondent that the fingerprint card that Respondent submitted
9 during the application process for the License could not be processed and was
10 returned by DPS as illegible. In that letter, the Department requested that Respondent
11 submit a replacement set of fingerprints and enclosed a blank Illegible Fingerprint
12 Replacement Form.²

13 5. Because the Department did not receive the requested replacement
14 fingerprint form from Respondent as requested, the Department sent another letter to
15 Respondent dated June 9, 2015, giving Respondent a deadline of July 9, 2015, to file
16 with the Department an Illegible Fingerprint Replacement Form with a new set of
17 fingerprints or submit a Voluntary Surrender of Insurance License Form. The
18 Department indicated that the failure to respond to the letter would result in the
19 initiation of disciplinary action being taken against the License.³

20 6. The Department sent another letter warning Respondent that it was
21 preparing to take administrative action against her license and requesting a legible
22 fingerprint card on June 24, 2015.⁴

23 7. When no response was received, the Department issued a Notice of
24 Hearing to Respondent's address of record informing Respondent that the issue of
25 whether the failure to submit legible fingerprints was a violation of the statutes
26 governing Respondent's license and the matter was set for hearing.

27
28
29 ² See Exhibit 3.

³ See Exhibit 4.

⁴ See Exhibit 5.

1 5. A.R.S. § 20-286(C)(1) provides as follows:

2 C. A licensee shall inform the director in writing within thirty days of
3 any change in the licensee's:

4 1. Residential or business address.

5 6. During the application process, the Director of the Department required
6 Respondent to submit a full set of fingerprints. Failure to do so was a violation of A.R.S.
7 § 20-285(E)(2), which authorizes the Department to revoke Respondent's license
8 pursuant to A.R.S. § 20-295(A)(2).

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

12 8. Based on the violations committed by Respondent by failing to submit
13 legible fingerprints, A.R.S. § 20-295(A)(1) and (2) authorize the Department to revoke
14 Respondent's license.

15 **RECOMMENDED DECISION**

16 Based upon the foregoing considerations, the undersigned Administrative Law
17 Judge hereby recommends that on the effective date of this order, the Respondent
18 License shall be revoked.

19
20 *In the event of certification of the Administrative Law Judge Decision by the*
21 *Director of the Office of Administrative Hearings, the effective date of the Order will be*
22 *five (5) days from the date of that certification.*

23 Done this day, February 11, 2016.

24
25 /s/ Dorinda M. Lang
26 Administrative Law Judge

27
28 Transmitted electronically to:

29 Andy Tobin, Director
30 Arizona Department of Insurance