

FEB 16 2016

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

DEPT OF INSURANCE
BY ml

In the Matter of:)

No. 15A-165-INS

YOUNG, CARLETON SHIHAO)
(Arizona License #1105871))
(National Producer #17529732))

CONSENT ORDER

Respondent)

(ALJ Dorinda Lang)

The State of Arizona Department of Insurance ("Department") has received evidence that **Carleton Shihao Young** has violated provisions of Title 20, Arizona Revised Statutes ("A.R.S."). Respondent admits the following Findings of Fact are true and consents to entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

1. Carleton Shihao Young ("Respondent") is and was at all material times licensed as a life and accident/health producer, Arizona license number 1105871, which expires June 30, 2018.

2. Respondent's addresses of record with the Department are: 4817 W. Caldwell St., Laveen, AZ 85339 (business and mailing).

3. On or about March 11, 2015, the Department issued to Respondent an insurance license as a resident accident/health producer, Arizona license number 1105871.

4. On June 12, 2015, the Department notified Respondent by mail at his address of record that his fingerprint card had been processed and returned by the Arizona Department of Public Safety (DPS) as illegible. The Department requested a replacement set of fingerprints along with a completed "Illegible Fingerprint Replacement Form" on or before July 13, 2015. Respondent did not reply to the Department's request.

5. On June 24, 2015, the Department notified Respondent a second time by mail at his address of record that his fingerprints had been returned by DPS as illegible and that the Department was about to initiate an administrative action against his license for failure to

1 comply with the fingerprint requirement. The Department requested a response by August 24,
2 2015.

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

5 **CONCLUSIONS OF LAW**

6 1. The Interim Director has jurisdiction over this matter.

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

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

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

16 **ORDER**

17 IT IS HEREBY ORDERED THAT:

18 1. Respondent shall immediately submit his fingerprints and an Illegible Fingerprint
19 Replacement Form to the Department.

20 2. Respondent shall pay a civil penalty of one hundred dollars (\$100.00) to the
21 Department, due upon the submission of this Consent Order.

22 DATED AND EFFECTIVE this 12th day of February, 2016.

23


Leslie R. Hess
Interim Director of Insurance

1 **CONSENT TO ORDER**

2 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law
3 and Order.

4 2. Respondent admits to the jurisdiction of the Director of Insurance, State of
5 Arizona, and admits the foregoing Findings of Fact and consents to the entry of the foregoing
6 Conclusions of Law and Order.

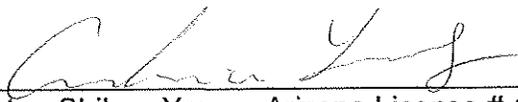
7 3. Respondent waives his right to any court appeals relating to this Consent Order.

8 4. Respondent states that no promise of any kind or nature whatsoever, except as
9 expressly contained in this Consent Order, was made to him to induce him to enter into this
10 Consent Order and that he has entered into this Consent Order voluntarily.

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

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

20 01/29/2016
Date



Carleton Shihao Young, Arizona License # 1105871

21
22 //

23 //

1 COPIES of the foregoing mailed/delivered
2 this 16th day of February, 2016, to:

3 Carleton Shihao Young
4 4817 W. Caldwell St.
5 Laveen, AZ 85339
6 Respondent

7 Mary Kosinski, Executive Assistant for Regulatory Affairs
8 Steven Fromholtz, Licensing Supervisor
9 Arizona Department of Insurance
10 2910 North 44th Street, Suite 210
11 Phoenix, Arizona 85018

12 COPIES of the foregoing delivered electronically,
13 same date, to:

14 Dorinda Lang, Administrative Law Judge
15 Office of Administrative Hearings

16 Liane C. Kido
17 Assistant Attorney General
18 Attorney for the Department

19
20 
21 Maidene Scheiner

22 4879954
23