STATE OF ARIZONA
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DEPT OF INSURANCE
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STATE OF ARIZONA

DEPARTMENT OF INSURANCE

In the Matter of:	
AIROLA, MICHELLE JEAN **(National Producer Number 18526809)**	**No. 18A-062-INS** **CONSENT ORDER**
Respondent	

The State of Arizona Department of Insurance ("Department") has received evidence that Michelle Jean Airola has violated provisions of Title 20, Arizona Revised Statutes ("A.R.S."). Respondent wishes to resolve this matter and admits the following Findings of Fact are true and consents to entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

1. Michelle Jean Airola ("Respondent") is and was at all material times licensed as a resident insurance producer with a line of authority in accident and health or sickness insurance, National Producer Number 18526809, which expires April 30, 2021.

2. Respondent's addresses of record with the Department are: 16404 N. Black Canyon Hwy, #100, Phoenix, AZ 85053 (business) and 3107 W. San Miguel Ave., Phoenix, AZ 85017 (mailing).

3. On or about September 1, 2017, the Department issued to Respondent a license as an insurance producer, National Producer Number 18526809.

4. On November 6, 2017, the Department notified Respondent by mail at her address of record that her 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 November 30, 2017. Respondent did not reply to the Department's request.

5. On March 2, 2018, the Department notified Respondent a second time by mail at her address of record that her fingerprints had been returned by DPS as illegible and that the Department was about to initiate an administrative action against her license for failure to comply with the fingerprint requirement. The Department requested a response by March 30, 2018.

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

CONCLUSIONS OF LAW

1. The Director has jurisdiction over this matter.

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

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

4. 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).

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ORDER

IT IS HEREBY ORDERED THAT:

1. Respondent may surrender her insurance producer license, National Producer Number **18526809**.

2. The hearing, Docket #18A-068-INS, scheduled for **December 6, 2018, at 1:00 p.m.** is vacated.

DATED AND EFFECTIVE this 4th day of December, 2018

KEITH A. SCHRAAD
Interim Director of Insurance

CONSENT TO ORDER

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

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

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

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

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

12/03/18
Date

Michelle Airola
Michelle Jean Airola, National Producer #18526809

COPIES of the foregoing emailed and mailed this 3 day of December, 2018, to:

Michelle Jean Airola
3107 W. San Miguel Ave.
Phoenix, AZ 85017
Respondent

Michelle Jean Airola
mjairola@hotmail.com
Respondent

Mary Kosinski, Regulatory Legal Affairs Officer
Steven Fromholtz, Assistant Director, Consumer Protection
Aqueelah Currie, Licensing Manager
Arizona Department of Insurance
2910 North 44th Street, Suite 210
Phoenix, Arizona 85018

COPIES of the foregoing delivered electronically, same date to:

Kay Abramsohn, Administrative Law Judge
oahnoticesofhearing@azoah.com
Office of Administrative Hearings

Deian Ousounov
Assistant Attorney General
Attorney for the Department

Francine Martinez

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