

MAY - 1 2006

DEPT OF INSURANCE
BY Katu

STATE OF ARIZONA
DEPARTMENT OF INSURANCE

In the Matter of:

No. 06A-024-INS

ANDREA LU SHUBIN,

FINDINGS OF FACT, CONCLUSIONS OF
LAW AND ORDER

Respondent.

On March 13, 2006, the Arizona Department of Insurance ("Department") issued a Notice of Hearing in the above-captioned matter. The Notice required Andrea Lu Shubin ("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 April 21, 2006, counsel for the Department filed a Request for Default. 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 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.

CONCLUSIONS OF LAW

The conduct alleged in the Notice constitutes grounds for the Director to suspend, revoke or refuse to renew Respondent's license to transact insurance in Arizona, and/or order Respondent to pay restitution to any injured party, pursuant to A.R.S. § 20-295(A) and (F).

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