STATE OF ARIZONA FILED

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DEPT OF INSURANCE BY____

STATE OF ARIZONA DEPARTMENT OF INSURANCE

In the Matter of:

Respondent.

MARIE CLAIRE GLADSTEIN,

No. 06A-028-INS

CONSENT ORDER

On March 13, 2006 the State of Arizona, Department of Insurance (the "Department"), issued a Notice of Hearing in the matter of MARIE CLAIRE GLADSTEIN ("Gladstein"). Gladstein wishes to waive her right to a hearing and resolve this matter. Gladstein admits the following Findings of Fact are true and consents to the entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

- 1. Marie Claire Gladstein ("Gladstein") is, and was at all material times licensed as a resident accident/health and life and variable life/variable annuities insurance producer, Arizona license number 199011, which expires on January 1, 2009.
- 2. Gladstein's residence address of record with the Department is: 13454 W. Keim Drive, Litchfield Park, AZ 85340. Gladstein's business address of record with the Department is: c/o I.C.M., 10040 N. 25th Ave., Suite 101, Phoenix, AZ 85021.
- 3. On or about April 28, 2005, the Department issued Gladstein an insurance license as a resident accident life/health, life and variable life/variable annuities insurance producer, license number 199011.
- 4. On or about June 24, 2005, the Department notified Gladstein by mail at her business address of record, return receipt requested, that her fingerprint card was processed and returned by the Federal Bureau of Investigation ("FBI) as illegible. The

Department requested a replacement set of fingerprints along with a completed "Illegible Fingerprint Replacement Form" on or before July 29, 2005.

- 5. On June 28, 2005, the signed receipt to the Department's letter was returned to the Department.
- 6. On August 25, 2005, the Department sent a second letter to Gladstein at her business address of record, return receipt requested, notifying her that she had fifteen (15) days, until September 9, 2005, to submit a full set of fingerprints to the Department.
- 7. On August 29, 2005 the return receipt to the Department's second letter was returned signed to the Department.
- 8. To date, Gladstein has not submitted a full set of fingerprints to the Department.

CONCLUSIONS OF LAW

- 1. The Director has jurisdiction over this matter.
- 2. Gladstein'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(F)(2).
- 3. Gladstein's conduct as described above constitutes providing incomplete information in the license application in violation of A.R.S. § 20-295(A)(1).
- 4. Gladstein's conduct as described above constitutes the violation of any provision of A.R.S. Title 20 within the meaning of A.R.S. § 20-295(A)(2).
- 5. Grounds exist to suspend or revoke Gladstein's insurance license pursuant to A.R.S. §§ 20-295(A)(1) and (A)(2).

ORDER

IT IS ORDERED:

 Gladstein is assessed a civil penalty in the amount of \$ 100.00 due and payable upon return of the Consent Order.

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- 2. Gladstein must immediately submit a replacement set of fingerprints along with a completed "Illegible Fingerprint Replacement Form" to the Department.
- 3. Gladstein's failure to comply with the terms of this Consent Order will result in the revocation of her resident insurance producer's license, Arizona license number 199011.

DATED AND EFFECTIVE this 10th day of April

CHRISTINA URIAS, Director Arizona Department of Insurance

CONSENT TO ORDER

- 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law and Order.
- 2. Respondent admits the jurisdiction of the 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 is aware of her right to notice and a hearing at which it may be represented by counsel, present evidence and cross-examine witnesses. Respondent irrevocably waives her right to a hearing and to any court appeals relating to this Consent Order.
- 4. Respondent states that no promise of any kind or nature, 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.
- 5. Respondent acknowledges that the acceptance of this Consent Order by the Director is solely to settle this matter against her and does not preclude any other agency, officer or subdivision of this state from instituting civil or criminal proceedings as may be appropriate now or in the future nor does it preclude the Department from instituting civil or

1	criminal proceedings unrelated to this matter as may be appropriate in the future.
2	6. Respondent agrees that if she fails to comply with the terms of this Consent
3	Order, her resident insurance producer's license, Arizona license number199011, is
4	revoked.
5	Date: 4-2-06 MARIE CLAIRE GLADSTEIN
6	THE SECTION AND THE SECTION AN
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8	COPY of the foregoing mailed this 10th of April, 2006, to:
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10	Lewis Kowal, Administrative Law Judge Office of Administrative Hearings
11	1400 W. Washington, Suite 101 Phoenix, Arizona 58007
12	Mary Kosinski, Executive Assistant for Regulatory Affairs Steve Fromholtz, Licensing Supervisor
13	Arizona Department of Insurance 2910 N. 44th Street, Suite 210
14	Phoenix, Arizona 85018
15	Moira McCarthy Assistant Attorney General
16	1275 West Washington Street Phoenix, Arizona 85007
17	Attorney for the Arizona Department of Insurance
	Marie Claire Gladstein 13454 W. Keim Drive
	Litchfield Park, AZ 85340
20 /	Respondent
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