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STATE OF ARIZONA
DEPARTMENT OF INSURANCE

In the Matter of:

MARIE CLAIRE GLADSTEIN,

Respondent.

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

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

3 5. On June 28, 2005, the signed receipt to the Department's letter was returned
4 to the Department.

5 6. On August 25, 2005, the Department sent a second letter to Gladstein at her
6 business address of record, return receipt requested, notifying her that she had fifteen (15)
7 days, until September 9, 2005, to submit a full set of fingerprints to the Department.

8 7. On August 29, 2005 the return receipt to the Department's second letter was
9 returned signed to the Department.

10 8. To date, Gladstein has not submitted a full set of fingerprints to the
11 Department.

12 CONCLUSIONS OF LAW

13 1. The Director has jurisdiction over this matter.

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

17 3. Gladstein's conduct as described above constitutes providing incomplete
18 information in the license application in violation of A.R.S. § 20-295(A)(1).

19 4. Gladstein's conduct as described above constitutes the violation of any
20 provision of A.R.S. Title 20 within the meaning of A.R.S. § 20-295(A)(2).

21 5. Grounds exist to suspend or revoke Gladstein's insurance license pursuant to
22 A.R.S. §§ 20-295(A)(1) and (A)(2).

23 ORDER

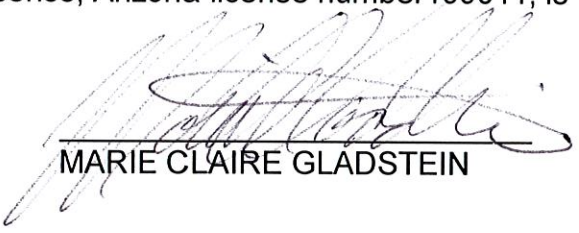
24 **IT IS ORDERED:**

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

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 number 199011, is
4 revoked.

5 Date: 4-2-06



MARIE CLAIRE GLADSTEIN

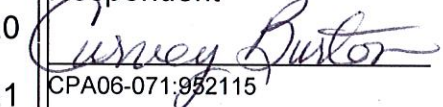
8 COPY of the foregoing mailed this
9 10th of **April**, 2006, to:

10 Lewis Kowal, Administrative Law Judge
11 Office of Administrative Hearings
12 1400 W. Washington, Suite 101
13 Phoenix, Arizona 58007

14 Mary Kosinski, Executive Assistant for Regulatory Affairs
15 Steve Fromholtz, Licensing Supervisor
16 Arizona Department of Insurance
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24 Marie Claire Gladstein
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Respondent


CPA06-071:952115