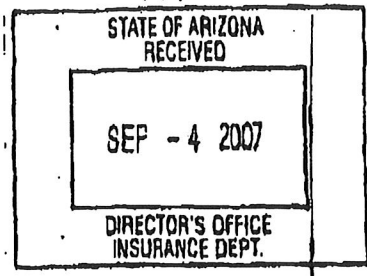


SEP 31 2007 13:00:00

FROM MAIL ROOM



STATE OF ARIZONA
DEPARTMENT OF INSURANCE

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In the Matter of:
LAUREL ANN GILMORE

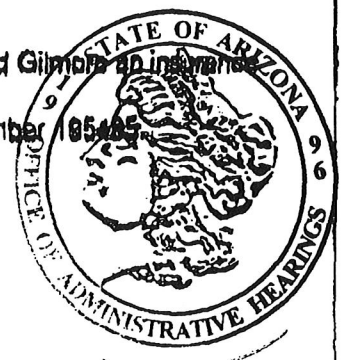
Respondent

)
) **No. 07A-010-INS**
) **CONSENT ORDER**
) **Hearing 8/8/07, 9:300 a.m.**
) **ALJ Lewis Kowal**
)
)
)

The State of Arizona Department of Insurance ("Department") has received evidence that Laurel Ann Gilmore ("Gilmore" or "Respondent") has violated provisions of Title 20, Arizona Revised Statutes ("A.R.S."). Respondent wishes to resolve this matter without the commencement of formal proceedings, 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. Laurel Ann Gilmore ("Gilmore") is, and was at all material times licensed as a resident property and casualty producer, Arizona license number 195495, which license expires June 30, 2008.
2. Gilmore's mailing address of record with the Department is: c/o Farmers Insurance, 18444 N. 25th Ave., Phoenix, Arizona 85023. On August 31, 2007, Gilmore supplied the Department with a residence address of: 12308 Lemon Crest Dr., Lakeside, CA 92040.
3. On or about March 18, 2006, the Department issued Gilmore an insurance license as a resident property and casualty producer, license number 195495.



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1519 NO. 88919020 P. 3

1 4. On April 27, 2005, the Department notified Gilmore by mail at her mailing
2 address of record, return receipt requested, that her fingerprint card had been processed and
3 returned by the Federal Bureau of Investigation ("FBI") as illegible. The Department requested
4 a replacement set of fingerprints along with a completed "Illegible Fingerprint Replacement
5 Form" on or before June 1, 2005.

6 5. On July 5, 2005, the Department sent a second letter to Gilmore, return receipt
7 requested, notifying her that she had fifteen (15) days to submit a full set of fingerprints to the
8 Department.

9 6. The green card for the April 27, 2005 letter was signed by someone at Gilmore's
10 mailing address of record and returned to the Department. The green card for the July 5,
11 2005 letter was signed by Gilmore and returned to the Department.

12 7. The Department scheduled a hearing for revocation of Gilmore's license, Docket
13 Number 05A-145-INS.

14 8. On January 23, 2006, Gilmore sent a faxed copy of a Consent Order and faxed
15 copy of a check for \$100. Based on the faxes it received, the Department vacated the hearing
16 for Docket Number 05A-145-INS.

17 9. To date, Gilmore has not submitted a full set of fingerprints, the original Consent
18 Order or original check for \$100 to the Department.

19 10. On July 24, 2007, the Department re-set a hearing and issued a Notice of
20 Hearing for revocation of Gilmore's license.

21 CONCLUSIONS OF LAW

22 1. The Director has jurisdiction over this matter.
23



1 2. Respondent's conduct as described above constitutes the violation of the
2 requirement that an applicant submit a full set of fingerprints to the Department within the
3 meaning of A.R.S. § 20-295(F)(2).

4 3. Respondent's conduct as described above constitutes providing incomplete
5 information in the license application within the meaning of A.R.S. § 20-295(A)(1).

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

9 5. Grounds exist for the Director to suspend, revoke, or refuse to renew
10 Respondent's insurance license, impose a civil penalty and/or order reattitution pursuant to
11 A.R.S. §§20-295(A)&(F).

12 **ORDER**

13 **IT IS HEREBY ORDERED THAT:**

- 14 1. Respondent may surrender her license #185486.
- 15 2. The hearing, Docket # 07A-010-INS, scheduled for September 8, 2007 at 9:30
16 a.m. in front of ALJ Kowal is vacated.

17 DATED AND EFFECTIVE this 4th day of September, 2007.

18 *Christina Urias*
19 **CHRISTINA URIAS**
20 Director of Insurance

21 **CONSENT TO ORDER**

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



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

4 3. Respondent is aware of her right to notice and a hearing at which she may be
 5 represented by counsel, present evidence and examine witnesses. Respondent irrevocably
 6 waives her right to such notice and hearing and to any court appeals relating to this Consent
 7 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 her to induce her to enter into this
 10 Consent Order and that she 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 her 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 will be reported to the NAIC and that she may have to report this administrative action on
 17 any future licensing applications either to the Department or other states' Departments of
 18 Insurance.

19 8/31/07
 20 Date

Laurel Ann Gilmore

 Laurel Ann Gilmore, License #185485

21 COPIES of the foregoing mailed/delivered
 22 this ____ day of _____, 2007, to:
 23 Laurel Ann Gilmore
 12908 Lemon Crest Dr.



1 Lakeside, CA 92040
Respondent

2

3 Mary E. Kovinski, Exec. Assistant for Regulatory Affairs
Mary Butterfield, Assistant Director
4 Catherine M. O'Neil, Consumer Legal Affairs Officer
Steven Fromholtz, Licensing Supervisor

5 Department of Insurance
2910 North 44th Street, Suite 210
6 Phoenix, Arizona 85018

7 Lewis D. Kowal, Administrative Law Judge
Office of Administrative Hearings
8 1400 West Washington, Suite 101
Phoenix, AZ 85007

9 Kelly LaPrade
Office of the Arizona Attorney General
10 Consumer Protection & Advocacy Section
11 1275 West Washington
Phoenix, AZ 85007
12 Attorney for the Department

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Curvey Walters Burton

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