STATE OF ARIZONA FILED

MAR 23 2007

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

DEPT	OF INSURANCE
BY_	(2)

In the Matter of:)
KAREN ANN SANO,) No. 07A- <u>_066_</u> - INS)
Respondent.) CONSENT ORDER
)

The State of Arizona Department of Insurance ("Department") has received evidence that Karen Ann Sano ("Respondent") violated provisions of Title 20, Arizona Revised Statutes. 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. Respondent is, and was at all material times licensed as a resident accident/health & life insurance producer, Arizona license number 873634, which license expires March 31, 2010.
- 2. In 1990, Respondent was convicted of Grand Theft Property and Forgery in Santa Barbara County, California and was sentenced to jail for three years and 45 days and was placed on probation for five years.
- In 1992, Respondent was again convicted of Forgery in Santa Barbara County,
 California and was sentenced to 365 days in jail.
- 4. Respondent falsified her Arizona insurance license application by failing to disclose these convictions in the appropriate space provided.

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CONCLUSIONS OF LAW

- 1. The Director has jurisdiction over this matter.
- 2. Respondent's conduct as described above constitutes having been convicted of a felony within the meaning of §20-295(A)(6).
- 3. Respondent's conduct as described above constitutes providing materially untrue information on her license application within the meaning of A.R.S. §20-295(A)(1).
- 4. Respondent's conduct as described above constitutes misrepresentation or fraud in obtaining or attempting to obtain any insurance license within the meaning of A.R.S. § 20 -295(A)(3).
- 5. Respondent's conduct as described above constitutes using fraudulent, coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere within the meaning of A.R.S. § 20 -295(A)(8).
- 6. 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 20-295(F).

ORDER

IT IS HEREBY ORDERED THAT Respondent's license is revoked effective immediately upon entry of this Order.

DATED AND EFFECTIVE this 2/5 day of March, 2007.

CHRISTINA URIAS

Director of Insurance

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CONSENT TO ORDER

- 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 she may be represented by counsel, present evidence and examine witnesses. Respondent irrevocably waives her right to such notice and hearing and to any court appeals relating to this Consent Order.
- 4. 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.
- 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.

3 18 07 Date

Karen Ann Sano, License Number 873634

COPIES of the foregoing mailed/delivered this _23rd day of _____March___, 2007, to:

Karen Ann Sano 3717 N 35th Street Phoenix, AZ 85018 Respondent

Mary Kosinski, Executive Assistant for Regulatory Affairs Catherine M. O'Neil, Consumer Legal Affairs Officer Terry Cooper, Assistant Director, Investigations Division Steve Fromholtz, Licensing Supervisor Arnold Sniegowski, Investigations Supervisor Bob Hill, Investigator Department of Insurance 2910 North 44 th Street, Suite 210 Phoenix, Arizona 85018 Curvey Walters Burton
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