



**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 21<sup>st</sup> day of March, 2007.

  
CHRISTINA URIAS  
Director of Insurance

**CONSENT TO ORDER**

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2 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law  
3 and Order.

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

7 3. Respondent is aware of her right to notice and a hearing at which she may be  
8 represented by counsel, present evidence and examine witnesses. Respondent irrevocably  
9 waives her right to such notice and hearing and to any court appeals relating to this Consent  
10 Order.

11 4. Respondent states that no promise of any kind or nature whatsoever, except as  
12 expressly contained in this Consent Order, was made to her to induce her to enter into this  
13 Consent Order and that she has entered into this Consent Order voluntarily.

14 5. Respondent acknowledges that the acceptance of this Consent Order by the  
15 Director is solely to settle this matter against her and does not preclude any other agency,  
16 officer, or subdivision of this state from instituting civil or criminal proceedings as may be  
17 appropriate now or in the future.

18 \_\_\_\_\_  
19 Date 3/18/07

\_\_\_\_\_  
Karen Ann Sano, License Number 873634

20 COPIES of the foregoing mailed/delivered  
21 this 23rd day of March, 2007, to:

22 Karen Ann Sano  
23 3717 N 35<sup>th</sup> Street  
Phoenix, AZ 85018  
Respondent

1 Mary Kosinski, Executive Assistant for Regulatory Affairs  
Catherine M. O'Neil, Consumer Legal Affairs Officer  
2 Terry Cooper, Assistant Director, Investigations Division  
Steve Fromholtz, Licensing Supervisor  
3 Arnold Sniegowski, Investigations Supervisor  
Bob Hill, Investigator  
4 Department of Insurance  
2910 North 44<sup>th</sup> Street, Suite 210  
5 Phoenix, Arizona 85018

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7 Curvey Walters Burton

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