STATE OF ARIZONA FILED

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APR 6 2007

DEPARTMENT OF INSURANCE

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In the Matter of:) No. 07A- ₀₇₀ -INS
JOANNA LYNN NOVARESE	CONSENT ORDER
Respondent.)

The State of Arizona Department of Insurance ("Department") has received evidence that Joanna Lynn Novarese ("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 life, accident/health, property and casualty insurance producer, Arizona license number 169636, which license expires June 30, 2009.
- 2. Between November 30, 2005 and August 31, 2006, Respondent manufactured and submitted to Country Insurance & Financial Services approximately 16 fictitious automobile insurance policies which generated \$6,900 in additional income and qualified her for a company sales contest in which she won a grand prize of a \$19,000 gross cash payout, netting her an additional \$11,894.

CONCLUSIONS OF LAW

The Director has jurisdiction over this matter.

2. Respondent's conduct as described above constitutes intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance within the meaning of A.R.S. §20-295(A)(5).

- 3. Respondent's conduct as described above constitutes 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).
- 4. Respondent's conduct as described above constitutes forging another's name to any document related to an insurance transaction within the meaning of A.R.S. §20-295(A)(10).
- 5. 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)&(F).

ORDER

IT IS HEREBY ORDERED THAT:

1. Respondent's insurance license is revoked effective immediately upon entry of this Order.

CHRISTINA URIAS
Director of Insurance

CONSENT TO ORDER

- Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law and Order.
- 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 nor does it preclude the Department from instituting proceedings not related to this matter as may be appropriate now or in the future.

3/28/07 Date

Joanna Lynn Novarese, License Number 169636

1	COPIES of the foregoing mailed/delivered this6th day ofApril, 2007, to:
2	April , 2007, to:
3	Joanna Lynn Novarese
4	17634 N. 39 th Ave. Glendale, AZ 85308
5	00000
6	Mary E. Kosinski, Exec. Assistant for Reg. Affairs Catherine M. O'Neil, Consumer Legal Affairs Officer
7	Terry Cooper, Assistant Director Steve Fromholtz, Licensing Supervisor
8	Arnold Sniegowski, Investigations Supervisor Mark Denman, Investigator
9	Department of Insurance 2910 North 44 th Street, Suite 210
10	Phoenix, Arizona 85018
11	O B a
12	Curvey Walters Burton
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