

APR 6 2007

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

DEPT OF INSURANCE
BY 

In the Matter of:)

JOANNA LYNN NOVARESE)

Respondent.)

No. 07A-070 -INS

CONSENT ORDER

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

1. The Director has jurisdiction over this matter.

1 **CONSENT TO ORDER**

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 nor does it preclude the Department from instituting
18 proceedings not related to this matter as may be appropriate now or in the future.

19 3/28/07
20 Date

21  169636
22 Joanna Lynn Novarese, License Number 169636
23

1 COPIES of the foregoing mailed/delivered
2 this 6th day of April, 2007, to:

3 Joanna Lynn Novarese
4 17634 N. 39th Ave.
5 Glendale, AZ 85308

6 Mary E. Kosinski, Exec. Assistant for Reg. Affairs
7 Catherine M. O'Neil, Consumer Legal Affairs Officer
8 Terry Cooper, Assistant Director
9 Steve Fromholtz, Licensing Supervisor
10 Arnold Sniegowski, Investigations Supervisor
11 Mark Denman, Investigator
12 Department of Insurance
13 2910 North 44th Street, Suite 210
14 Phoenix, Arizona 85018

15 
16 Curvey Walters Burton