STATE OF ARIZONA FILED

APR 22 2008

STATE (	OF A	RIZO	NA
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# DEPARTMENT OF INSURANCE

DEPT	ØF, INSURANCE
BY _	OF INSURANCE

)
) No. 08A-035-INS
)
) CONSENT ORDER
)
) Hearing 4/23/08, 9:00 a.m.
) ALJ Lewis Kowal
)

The State of Arizona Department of Insurance ("Department") has received evidence that **Patrick Allen English** 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. Patrick Allen English ("Respondent") is, and was at all material times licensed as a resident accident/health, life and variable life/variable annuities producer, Arizona license number 895111 which expires August 31, 2010.
- 2. Respondent's mailing, business and residence addresses of record with the Department are: c/o Wells Fargo Bank, 2123 W. Happy Valley Road, Phoenix, Arizona 85027 (business and mailing); 42424 N. Gavilan Peak Pkwy, #45102, Anthem, Arizona 85086 (residence). On April 10, 2008, Respondent notified the Department by phone that correspondence should be sent to him at: 17216 W. Mohave St., Goodyear, Arizona 85338.
- 3. On or about June 28, 2007, the Department issued to Respondent an insurance license as a resident accident/health, life and variable life/variable annuities producer, Arizona license number 895111.
- 4. On September 28, 2007, the Department notified Respondent by mail at his business/mailing address of record that his fingerprint card had been processed and returned by the Federal Bureau of Investigation ("FBI") as illegible. The Department requested a

replacement set of fingerprints along with a completed "Illegible Fingerprint Replacement Form" on or before November 2, 2007.

- 5. On December 20, 2007, the Department sent a second letter to Respondent at his business/mailing address of record, return receipt requested, notifying him that he had fifteen (15) days to submit a full set of fingerprints to the Department. The Department also sent a copy of the letter to Respondent's residence address of record.
- The Post Office returned the signed green card for the December 20, 2007 letter to Respondent's business/mailing address of record.
- 7. To date, Respondent has not submitted a full set of fingerprints to the Department.
- 8. On March 19, 2008, the Department set a hearing and issued a Notice of Hearing for revocation of Respondent's license.

# **CONCLUSIONS OF LAW**

- 1. The Director has jurisdiction over this matter.
- 2. Respondent's conduct as described above constitutes the violation of the requirement that an applicant submit a full set of fingerprints to the Department within the meaning of A.R.S. § 20-285(F)(2).
- 3. Respondent's conduct as described above constitutes providing incomplete information in the license application within the meaning of A.R.S. § 20-295(A)(1).
- 4. Respondent's conduct as described above constitutes the violation of any provision of A.R.S. Title 20 or any rule, subpoena or order of the director within the meaning of A.R.S.§20-295(A)(2).
- 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) and (F).

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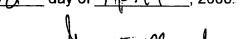
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## **ORDER**

### IT IS HEREBY ORDERED THAT:

- Respondent shall immediately submit to the Department a full set of fingerprints, an Illegible Fingerprint Replacement Form and a Licensee Information Change Notification Form (for change of address).
- 2. Respondent shall immediately pay to the Department a civil money penalty in the amount of \$100.
- 3. The hearing, Docket # 08A-035-INS, scheduled for April 23, 2008 at 9:00 a.m. is vacated.

DATED AND EFFECTIVE this



CHRISTINA URIAS
Director of Insurance

### **CONSENT TO ORDER**

- Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law and Order.
- Respondent admits to 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 his right to notice and a hearing at which he may be represented by counsel, present evidence and examine witnesses. Respondent irrevocably waives his 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 him to induce him to enter into this Consent Order and that he 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 him and does not preclude any other agency, officer, or subdivision of this state including the Department from instituting civil or criminal proceedings as may be appropriate now or in the future not related to this matter.
- 6. Respondent acknowledges that this Consent Order is an administrative action that the Department will report to the National Association of Insurance Commissioners (NAIC). Respondent further acknowledges that he must report this administrative action to any and all states in which he holds an insurance license and must disclose this administrative action on any license application.

04/22/08 Date

Patrick Allen English, Arizona license #895111

COPIES of the foregoing mailed/delivered this 22nd day of \_\_\_\_April\_\_\_, 2008, to:

Patrick Allen English 17216 W. Mohave St. Goodyear, Arizona 85338 Respondent

Mary E. Kosinski, Exec. Assistant for Regulatory Affairs Mary Butterfield, Assistant Director Catherine M. O'Neil, Consumer Legal Affairs Officer Steven Fromholtz, Licensing Supervisor Department of Insurance 2910 North 44<sup>th</sup> Street, Suite 210 Phoenix, Arizona 85018

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

Curvey Walters Burton