

APR 24 2008

DEPT OF INSURANCE  
BY CA

STATE OF ARIZONA  
DEPARTMENT OF INSURANCE

In the Matter of: )  
)  
4 **TRACY SUE TORNGREN** )  
(License number 896766) )  
)  
Respondent )

No. 08A-056-INS  
CONSENT ORDER  
Hearing 6/10/08, 9:00 a.m.  
ALJ Michael Wales

The State of Arizona Department of Insurance ("Department") has received evidence that **Tracy Sue Torngren** 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. Tracy Sue Torngren ("Respondent") is, and was at all material times licensed as a resident life and variable life/variable annuities producer, Arizona license number 896766 which expires August 31, 2010.

2. Respondent's mailing, business and residence addresses of record with the Department are: c/o AP Financial, 2730 W. Agua Fria Fwy, #203, Phoenix, Arizona 85027 (business); 2532 W. Village Drive, Phoenix, Arizona 85023 (residence).

3. On or about July 20, 2007, the Department issued to Respondent an insurance license as a resident life and variable life/variable annuities producer, Arizona license number 896766.

4. On November 19, 2007, the Department notified Respondent by mail at her business address of record that her 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 December 20, 2007.

1 5. To date, Respondent has not submitted a full set of fingerprints to the  
2 Department.

3 6. On April 9, 2008, the Department set a hearing and issued a Notice of Hearing  
4 for revocation of Respondent's license.

### 5 CONCLUSIONS OF LAW

6 1. The Director has jurisdiction over this matter.

7 2. Respondent's conduct as described above constitutes the violation of the  
8 requirement that an applicant submit a full set of fingerprints to the Department within the  
9 meaning of A.R.S. § 20-285(F)(2).

10 3. Respondent's conduct as described above constitutes providing incomplete  
11 information in the license application within the meaning of A.R.S. § 20-295(A)(1).

12 4. Respondent's conduct as described above constitutes the violation of any  
13 provision of A.R.S. Title 20 or any rule, subpoena or order of the director within the meaning of  
14 A.R.S. §20-295(A)(2).

15 5. Grounds exist for the Director to suspend, revoke, or refuse to renew  
16 Respondent's insurance license, impose a civil penalty and/or order restitution pursuant to  
17 A.R.S. §§20-295(A) and (F).

### 18 ORDER

19 IT IS HEREBY ORDERED THAT:

20 1. Respondent may surrender her insurance producer license, Arizona license  
21 number 896766.

22 2. The hearing, Docket # 08A-056-INS, scheduled for June 10, 2008 at 9:00 a.m. is  
23 vacated.

DATED AND EFFECTIVE this 24<sup>th</sup> day of April, 2008.

  
CHRISTINA URIAS  
Director of Insurance

1 **CONSENT TO ORDER**

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

4 2. Respondent admits to the jurisdiction of the Director of Insurance, State of  
5 Arizona, 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 including the Department from instituting civil or criminal  
17 proceedings as may be appropriate now or in the future not related to this matter.

18 6. Respondent acknowledges that this Consent Order is an administrative action  
19 that the Department will report to the National Association of Insurance Commissioners  
20 (NAIC). Respondent further acknowledges that she must report this administrative action to

21 . . .

22 . . .

1 any and all states in which she holds an insurance license and must disclose this  
2 administrative action on any license application.

3  
4 4/18/08  
5 Date

6   
7 Tracy Sue Torngren, Arizona License # 896766

8 COPIES of the foregoing mailed/delivered  
9 this 24th day of April, 2008, to:

10 Tracy Sue Torngren  
11 2532 W. Village Drive  
12 Phoenix, Arizona 85023  
13 Respondent

14 Mary E. Kosinski, Exec. Assistant for Regulatory Affairs  
15 Mary Butterfield, Assistant Director  
16 Catherine M. O'Neil, Consumer Legal Affairs Officer  
17 Steven Fromholtz, Licensing Supervisor  
18 Department of Insurance  
19 2910 North 44<sup>th</sup> Street, Suite 210  
20 Phoenix, Arizona 85018

21 Michael Wales, Administrative Law Judge  
22 Office of Administrative Hearings  
23 1400 West Washington, Suite 101  
Phoenix, AZ 85007

24   
25 Curvey Walters Burton