

1 license for failure to comply with the fingerprint requirement. The Department requested a
2 response by January 14, 2009.

3 6. To date, Respondent has not submitted a full set of fingerprints to the
4 Department.

5 7. On March 31, 2009, the Department set a hearing and issued a Notice of
6 Hearing for revocation of Respondent's license.

7 **CONCLUSIONS OF LAW**

8 1. The Director has jurisdiction over this matter.

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

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

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

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

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ORDER

IT IS HEREBY ORDERED THAT:

1. Respondent may surrender her insurance producer license, Arizona license number 918092.

2. The hearing, Docket # 09A-035-INS, scheduled for May 12, 2009, at 1:30 p.m. is vacated.

DATED AND EFFECTIVE this 17th day of April, 2009.



CHRISTINA URIAS
Director of Insurance

CONSENT TO ORDER

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

2. 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.

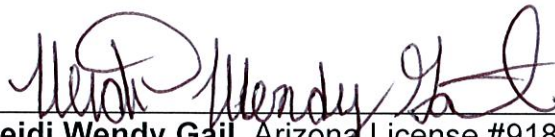
3. Respondent is aware of her right to notice and a hearing at which she may be represented by counsel, present evidence and examine witnesses. Respondent irrevocably waives her right to such notice and hearing and to any court appeals relating to this Consent Order.

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.

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

5 6. Respondent acknowledges that this Consent Order is an administrative action
6 that the Department will report to the National Association of Insurance Commissioners
7 (NAIC). Respondent further acknowledges that she must report this administrative action to
8 any and all states in which she holds an insurance license and must disclose this
9 administrative action on any license application.

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11 4/13/2009
Date

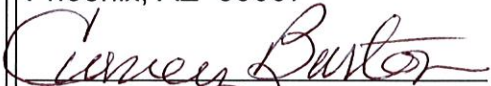

Heidi Wendy Gail, Arizona License #918092

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13 COPIES of the foregoing mailed/delivered
this 20th day of April, 2009, to:

14 Heidi Wendy Gail
15 P.O. Box 7124
16 Surprise, Arizona 85374
Respondent

17 Mary E. Kosinski, Exec. Assistant for Regulatory Affairs
18 Catherine M. O'Neil, Consumer Legal Affairs Officer
19 Steven Fromholtz, Licensing Supervisor
Department of Insurance
2910 North 44th Street, Suite 210
Phoenix, Arizona 85018

20 Thomas Shedden, Administrative Law Judge
21 Office of Administrative Hearings
1400 West Washington, Suite 101
Phoenix, AZ 85007

22 
23 Curvey Walters Burton