



1 replacement set of fingerprints along with a completed "Illegible Fingerprint Replacement  
2 Form" on or before August 28, 2009.

3 5. On November 24, 2009, the Department notified Respondent a second time by  
4 mail at her residence address of record that it was about to initiate an administrative action  
5 against her license for failure to comply with the fingerprint requirement. The Department  
6 requested a response by December 31, 2009.

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

### 9 CONCLUSIONS OF LAW

10 1. The Director has jurisdiction over this matter.

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

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

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

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

### 22 ORDER

23 IT IS HEREBY ORDERED THAT:

1. Respondent shall immediately submit to the Department a full set of fingerprints  
and an Illegible Fingerprint Replacement Form.

2. Respondent shall immediately pay to the Department a civil money penalty in the  
amount of \$250.00.

...

...

1 3. The hearing, Docket #10A-099-INS, scheduled for October 20, 2010, at 8:00  
2 a.m. is vacated.

3 DATED AND EFFECTIVE this 19<sup>th</sup> day of October, 2010.

4  
5 for Hermis Mankie, Deputy Director  
6 CHRISTINA URIAS  
7 Director of Insurance

8 **CONSENT TO ORDER**

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

11 2. Respondent admits to the jurisdiction of the Director of Insurance, State of  
12 Arizona, and admits the foregoing Findings of Fact and consents to the entry of the foregoing  
13 Conclusions of Law and Order.

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

18 4. Respondent states that no promise of any kind or nature whatsoever, except as  
19 expressly contained in this Consent Order, was made to her to induce her to enter into this  
20 Consent Order and that she has entered into this Consent Order voluntarily.

21 5. Respondent acknowledges that the acceptance of this Consent Order by the  
22 Director is solely to settle this matter against her and does not preclude any other agency,  
23 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.

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

6       10-19-10

7       Date



8       Lourdes Julieta Carvajal, Arizona License #938029

9       COPIES of the foregoing mailed/delivered  
10 this 19th day of October, 2010, to:

11       Lourdes Julieta Carvajal  
12 8092 W. Paradise Lane, #1032  
13 Peoria, Arizona 85382  
14 Respondent

15       Mary E. Kosinski, Exec. Assistant for Regulatory Affairs  
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       Lewis Kowal, Administrative Law Judge  
22 Office of Administrative Hearings  
23 1400 West Washington, Suite 101  
Phoenix, AZ 85007

24         
25 Curvey Walters Burton