

SEP 15 2010

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

DEPT OF INSURANCE
BY CR

In the Matter of:)

HOLLAND ZANGARI, NANCY IRIS)
(License number #935974))
(NPN #12831160))

No. 10A-105-INS

CONSENT ORDER

Hearing 10/22/10, 8:00 a.m.
ALJ Lewis Kowal

Respondent)

The State of Arizona Department of Insurance ("Department") has received evidence that **Nancy Iris Holland Zangari** 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. Nancy Iris Holland Zangari ("Respondent") is, and was at all material times licensed as a resident accident/health and life producer, Arizona license number 935974 which expires June 30, 2012.

2. Respondent's mailing, business and residence addresses of record with the Department are: c/o Pennsylvania Life Insurance Co., 1118 E. Missouri, #A2, Phoenix, Arizona 85014 (business and mailing); 5623 S. County Court, Unit D, Tempe, Arizona 85283 (residence).

3. On or about January 14, 2009, the Department issued to Respondent an insurance license as a resident accident/health and life producer, Arizona license number 935974.

4. On March 24, 2009, the Department notified Respondent by mail at her business/ mailing address of record that her fingerprint card had been processed and returned by the Arizona Department of Public Safety (DPS) as illegible. The Department requested a

1 replacement set of fingerprints along with a completed "Illegible Fingerprint Replacement
2 Form" on or before April 23, 2009.

3 5. On November 25, 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).
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ORDER

IT IS HEREBY ORDERED THAT:

1. Respondent may surrender her insurance producer license, Arizona license number 935974.
2. The hearing, Docket #10A-105-INS, scheduled for October 22, 2010, at 8:00 a.m. is vacated.

DATED AND EFFECTIVE this 15th day of September, 2010.



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.

10
11 9/9/10
12 Date



12 Nancy Iris Holland Zangari, Arizona License # 935974

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16 COPIES of the foregoing mailed/delivered
17 this 15th day of September, 2010, to:

18 Nancy Iris Holland Zangari
19 5623 S. Bounty Court, Unit D
20 Tempe, Arizona 85283
21 Respondent

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

1 Lewis Kowal, Administrative Law Judge
Office of Administrative Hearings
2 1400 West Washington, Suite 101
Phoenix, AZ 85007

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Curvey Walters Burton

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