

1 replacement set of fingerprints along with a completed "Illegible Fingerprint Replacement
2 Form" on or before February 24, 2012.

3 5. On April 25, 2012, the Department notified Respondent a second time by mail at
4 his residence address of record that it was about to initiate an administrative action against his
5 license for failure to comply with the fingerprint requirement. The Department requested a
6 response by May 15, 2012.

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(E)(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 6. On the written request of a person who is licensed, the Director may accept the
23 voluntary surrender of the person's license. A person who surrenders a license shall not
reapply for a license for at least one year after the date of the surrender. A.R.S. § 20-289(F).

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ORDER

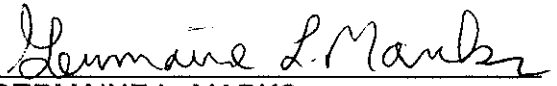
IT IS HEREBY ORDERED THAT:

1. Respondent may surrender his Arizona insurance producer license, license number **999273**.

2. Respondent shall not reapply for a license for at least one year after the filing date of this Consent Order.

3. The hearing, Docket #12A-126-INS, scheduled for November 21, 2012, at 8:00 a.m. is vacated.

DATED AND EFFECTIVE this 20th day of November, 2012.


GERMAINE L. MARKS
Acting 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 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.

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1 4. Respondent states that no promise of any kind or nature whatsoever, except as
 2 expressly contained in this Consent Order, was made to him to induce him to enter into this
 3 Consent Order and that he has entered into this Consent Order voluntarily.

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

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

13 11/20/12.
 14 Date


 14 Christopher Aaron Flora, Arizona License # 999273

15
 16 COPIES of the foregoing mailed/delivered
 this 20th day of November, 2012, to:

17 Christopher Aaron Flora
 18 7511 N. Juniper Rd.
 Tucson, Arizona 85741
 Respondent

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

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

3 
4 Curvey Walters Burton

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