

NOV 20 2012

STATE OF ARIZONA
DEPARTMENT OF INSURANCE

DEPT OF INSURANCE
BY 

In the Matter of:)	
)	No. 12A-126-INS
FLORA, CHRISTOPHER AARON,)	
(License number # 999273))	CONSENT ORDER
(NPN # 16364287))	
)	Hearing 11/21/12, 8:00 a.m.
)	ALJ Sondra Vanella
Respondent)	
)	

The State of Arizona Department of Insurance ("Department") has received evidence that **Christopher Aaron Flora** 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. Christopher Aaron Flora ("Respondent") is, and was at all material times licensed as a resident personal lines (P&C) producer, Arizona license number 999273, which expires January 31, 2015.
2. Respondent's mailing, business and residence addresses of record with the Department are: c/o Geico Licensing Department, 930 N. Finance Center Dr., Tucson, Arizona 85710 (business and mailing); 1459 S. Jones Blvd., Bldg. F208, Tucson, Arizona 85713 (residence).
3. On or about August 26, 2011, the Department issued to Respondent an insurance license as a resident personal lines (P&C) producer, Arizona license number 999273.
4. On January 25, 2012, the Department notified Respondent by mail at his business/ mailing address of record that his 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 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

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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.

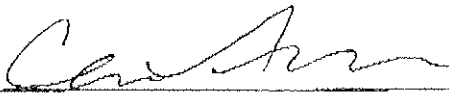
3. Respondent is aware of his right to notice and a hearing at which he may be represented by counsel, present evidence and examine witnesses. Respondent irrevocably waives his right to such notice and hearing and to any court appeals relating to this Consent Order.

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

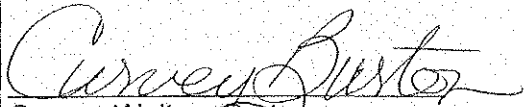

14 Christopher Aaron Flora, Arizona License # 999273

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

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

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

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

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4 Curvey Walters Burton
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