STATE OF ARIZONA FILED

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DEPARTMENT OF INSURANCE

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	In the Matter of:	No. 13A-135-INS
	BYERS, KARLA JEANNE, (License number # 1028356)	CONSENT ORDER
		Hearing 03/12/14, 8:00 a.m. ALJ Sondra Vanella
	Respondent	
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The State of Arizona Department of Insurance ("Department") has received evidence that **Karla Jeanne Byers** 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. Karla Jeanne Byers ("Respondent") is, and was at all material times licensed as a resident life producer, Arizona license number 1028356, which expires March 31, 2016.
- 2. Respondent's mailing, business and residence addresses of record with the Department are: c/o AFLAC, 8765 W. Kelton Lane #B1-110, Peoria, Arizona 85382 (business and mailing) and 3601 E. Laurel Lane, Phoenix, Arizona 85028 (residence.)
- 3. On or about September 19, 2012, the Department issued to Respondent an insurance license as a resident life producer, Arizona license number 1028356.
- 4. On December 24, 2012, the Department notified Respondent by mail at her business mailing address of record and her residence 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 replacement set of fingerprints along with a completed

"Illegible Fingerprint Replacement Form" on or before January 31, 2013. The Respondent did not reply to the Department's request.

- 5. On May 2, 2013, the Department notified Respondent a second time by mail at her residence address of record that it was about to initiate an administrative action against her license for failure to comply with the fingerprint requirement. The Department requested a response by May 15, 2013.
- 6. To date, Respondent has not submitted a full set of fingerprints to the Department.

CONCLUSIONS OF LAW

- 1. The Director has jurisdiction over this matter.
- 2. Respondent's conduct as described above constitutes the violation of the requirement that an applicant submit a full set of fingerprints to the Department within the meaning of A.R.S. § 20-285(E)(2).
- 3. Respondent's conduct as described above constitutes providing incomplete information in the license application within the meaning of A.R.S. § 20-295(A)(1).
- 4. Respondent's conduct as described above constitutes the violation of any provision of A.R.S. Title 20 or any rule, subpoena or order of the director within the meaning of A.R.S.§20-295(A)(2).
- 5. Grounds exist for the Director to suspend, revoke, or refuse to renew Respondent's insurance license, impose a civil penalty and/or order restitution pursuant to A.R.S. §§20-295(A) and (F).

ORDER

IT IS HEREBY ORDERED THAT:

Respondent may surrender her insurance producer license, Arizona license number 1028356.

2. The hearing, Docket #13A-135-INS, scheduled for March 12, 2014, at 8:00 a.m. is vacated.

DATED AND EFFECTIVE this 25th day of February, 2014.

CHRISTINA URIAS Germaine L. Morks
Director of Insurance

CONSENT TO ORDER

- 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.
- 5. Respondent acknowledges that the acceptance of this Consent Order by the Director is solely to settle this matter against her and does not preclude any other agency, 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	2-19-14 Marla Byers
7	Date Karla Jeanne Byers, Arizona License # 1028356
8	
9	COPIES of the foregoing mailed/delivered this _{25th} day of, 2014, to:
10	Karla J. Byers
11	3601 E. Laural Lane Phoenix, Arizona 85028 Respondent
12	
13	Darren Ellingson, Deputy Director Mary Kosinski, Executive Assistant for Regulatory Affairs Steve Fromholtz, Licensing Supervisor
14	Arizona Department of Insurance 2910 North 44th Street, Suite 210
15	Phoenix, Arizona 85018
16	Sondra Vanella, Administrative Law Judge
17	Office of Administrative Hearings 1400 West Washington, Suite 101
18	Phoenix, AZ 85007
19	Liervey Buston
20	Curvey Walters Burton
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