STATE OF ARIZONA FILED

MAY 20 2014

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

DEPT	OF INSURANCE
BY_	

)
) No. 13A-149-INS
)
) CONSENT ORDER
)
) Hearing 05/27/14, 9:00 a.m.
) ALJ Sondra Vanella
)
)

The State of Arizona Department of Insurance ("Department") has received evidence that **Cynthia Sue Hanning** 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. Cynthia Sue Hanning ("Respondent") is, and was at all material times licensed as a resident accident/health, life and variable life/variable annuities producer, Arizona license number 1035580, which expires December 31, 2016.
- 2. Respondent's mailing, business, and residence addresses of record with the Department are: (mailing & business) 5210 E. Williams Circle, Suite 900, Tucson, Arizona 85711 and (residence) 7750 E. Kenyon Drive, Tucson, Arizona 85710.
- 3. On or about December 8, 2012, the Department issued to Respondent an insurance license as a resident accident/health, life and variable life/variable annuities producer, Arizona license number 1035580.
- 4. On April 24, 2013, the Department notified Respondent by mail at her 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 replacement set

of fingerprints along with a completed "Illegible Fingerprint Replacement Form" on or before May 22, 2013. The Respondent did not reply to the Department's request.

- 5. On August 14, 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 August 30, 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).
- 6. On the written request of a person who is licensed, the Director may accept the voluntary surrender of the person's entire license. A person who surrenders a license shall not reapply for the same license for at least one year after the date of the surrender. A.R.S. § 20-289(F).

2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23

ORDER

IT IS HEREBY ORDERED THAT:

- Respondent may surrender her insurance producer license, Arizona license number 1035580.
- 2. The hearing, Docket #13A-149-INS, scheduled for May 27, 2014, at 9:00 a.m. is vacated.

DATED AND EFFECTIVE this 20th day of May, 2014.

Howeved Manh

GEŘMAINE L. MARKS Director of Insurance

CONSENT TO ORDER

- Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law and Order.
- 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.
- 6. Respondent acknowledges that this Consent Order is an administrative action that the Department will report to the National Association of Insurance Commissioners (NAIC). Respondent further acknowledges that she must report this administrative action to any and all states in which she holds an insurance license and must disclose this administrative action on any license application.

5/13/14 Date

Cynthia Sue Hanning, Arizona License # 1035580

1213

8

9

10

11

COPIES of the foregoing mailed/delivered this 20th day of ______, 2014, to:

Cynthia Sue Hanning 7750 E. Kenyon Drive Tucson, Arizona 85710

Respondent

17

15

16

Cynthia Sue Hanning
5210 E. William Circle, Suite 900
Tucson, Arizona 85711
Respondent

Phoenix, Arizona 85018

Darren Ellingson, Deputy Director
Mary Kosinski, Executive Assistant for Regulatory Affairs
Steve Fromholtz, Licensing Supervisor
Arizona Department of Insurance
22 2910 North 44th Street, Suite 210

23

1	E-FILE of the foregoing delivered electronically, same date, to:
2	Sondra Vanella, Administrative Law Judge
3	Office of Administrative Hearings
4	COPY sent same date via electronic mail to:
5	Liane Kido Assistant Attorney General
6	<u>Liane.Kido@azag.gov</u> and <u>Teresa.Carranza@azag.gov</u> Attorney for the Department of Insurance
7	
8	Currey Walters
9	Curvey Walter's
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	