

STATE OF ARIZONA  
FILED

JUN 29 2016

DEPT OF INSURANCE  
BY *MS*

STATE OF ARIZONA  
DEPARTMENT OF INSURANCE

In the Matter of: )  
)  
**HANSEN, ANDREA MICHELLE,** )  
(Arizona License # 1124484) )  
(National Producer # 17722162) )  
)  
)  
Respondent )  
)

No. 16A-020-INS  
**CONSENT ORDER**

The State of Arizona Department of Insurance ("Department") has received evidence that **ANDREA MICHELLE HANSEN** 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. Andrea Michelle Hansen ("Respondent") is and was at all material times licensed as a resident accident/health and life insurance producer, Arizona license number 1124484, which expires September 30, 2019.

2. Respondent's addresses of record with the Department are: C/O Your People Inc., 202 2<sup>nd</sup> St., Suite 495, San Francisco, CA 94102 and (business and mailing) and 4215 N. Drinkwater Blvd., #209, Scottsdale, AZ 85251 (residence).

3. On or about September 22, 2015, the Department issued to Respondent an insurance license as a an accident/health and life insurance producer, Arizona license number 1124484.

4. On November 10, 2015, the Department notified Respondent by mail at her 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

1 of fingerprints along with a completed "Illegible Fingerprint Replacement Form" on or before  
2 December 9, 2015. Respondent did not reply to the Department's request.

3 5. On December 16, 2015, the Department notified Respondent a second time by  
4 mail at her address of record that her fingerprints had been returned by DPS as illegible and  
5 that the Department was about to initiate an administrative action against her license for failure  
6 to comply with the fingerprint requirement. The Department requested a response by January  
7 15, 2016.

8 6. To date, Respondent has not submitted a full set of fingerprints to the  
9 Department.

### 10 CONCLUSIONS OF LAW

11 1. The Director has jurisdiction over this matter.

12 2. Respondent's conduct as described above constitutes the violation of the  
13 requirement that an applicant submit a full set of fingerprints to the Department within the  
14 meaning of A.R.S. § 20-285(E)(2).

15 3. Respondent's conduct as described above constitutes providing incomplete  
16 information in the license application within the meaning of A.R.S. § 20-295(A)(1).

17 4. Respondent's conduct as described above constitutes the violation of any  
18 provision of A.R.S. Title 20 or any rule, subpoena or order of the director within the meaning of  
19 A.R.S. §20-295(A)(2).

20 5. Grounds exist for the Director to suspend, revoke, or refuse to renew  
21 Respondent's insurance license, impose a civil penalty and/or order restitution pursuant to  
22 A.R.S. §§20-295(A) and (F).


### 23 ORDER

IT IS HEREBY ORDERED THAT:

1. Respondent may surrender her insurance producer license, Arizona license  
number **1124484**.

1 2. The hearing, Docket #16A-020-INS, scheduled for June 29, 2016, at 1:00 p.m. is  
2 vacated.

3 DATED AND EFFECTIVE this 28<sup>th</sup> day of June, 2016.

4   
5 LESLIE R. HESS  
6 Interim Director of Insurance

7 **CONSENT TO ORDER**

8 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law  
9 and Order.

10 2. Respondent admits to the jurisdiction of the Director of Insurance, State of  
11 Arizona, and admits the foregoing Findings of Fact and consents to the entry of the foregoing  
12 Conclusions of Law and Order.

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

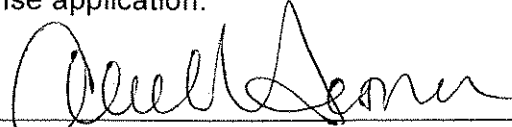
17 4. Respondent states that no promise of any kind or nature whatsoever, except as  
18 expressly contained in this Consent Order, was made to her to induce her to enter into this  
19 Consent Order and that she has entered into this Consent Order voluntarily.

20 5. Respondent acknowledges that the acceptance of this Consent Order by the  
21 Director is solely to settle this matter against her and does not preclude any other agency,  
22 officer, or subdivision of this state including the Department from instituting civil or criminal  
23 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     6/13/16

7     Date



7     ANDREA MICHELLE HANSEN, Arizona License # 1124484

8     **COPIES** of the foregoing mailed/delivered  
9 this 13<sup>th</sup> day of June, 2016, to:

10    Andrea Michelle Hansen  
11    4215 N. Drinkwater Blvd., #209  
12    Scottsdale, Arizona 85251  
13    Respondent

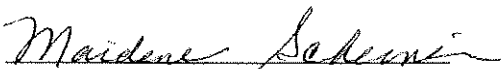
14    Mary Kosinski, Executive Assistant for Regulatory Affairs  
15    Steven Fromholtz, Licensing Supervisor  
16    Arizona Department of Insurance  
17    2910 North 44th Street, Suite 210  
18    Phoenix, Arizona 85018

19    **E-FILE** of the foregoing delivered  
20 electronically, same date, to:

21    Kay Abramsohn, Administrative Law Judge  
22    Office of Administrative Hearings

23    **COPY** sent same date via electronic mail to:

24    Liane Kido  
25    Assistant Attorney General  
26    Liane.Kido@azag.gov and Teresa.Carranza@azag.gov  
27    Attorney for the Department of Insurance



28    Madeine Scheiner

29    5132253