

STATE OF ARIZONA

JUL 12 2016

DEPARTMENT OF INSURANCE

DEPT OF INSURANCE

BY *MS*

No. 16A-021-INS

CONSENT ORDER

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2  
3 In the Matter of: )  
4 **HARDERS, RONALD RASSWEILER,** )  
5 (Arizona License # 1118929) )  
6 (National Producer # 7365853) )  
7 Respondent )

8 The State of Arizona Department of Insurance ("Department") has received evidence  
9 that **RONALD RASSWEILER HARDERS** has violated provisions of Title 20, Arizona Revised  
10 Statutes ("A.R.S."). Respondent wishes to resolve this matter without the commencement of  
11 formal proceedings, and admits the following Findings of Fact are true and consents to entry  
12 of the following Conclusions of Law and Order.

**FINDINGS OF FACT**

- 13 1. Ronald Rassweiler Harders ("Respondent") is and was at all material times  
14 licensed as a credit, accident/health, life and var. life/var. annuities producer, Arizona license  
15 number 1118929, which expires August 31, 2019.
- 16 2. Respondent's addresses of record with the Department are: 6606 S. 5<sup>th</sup> Way,  
17 Phoenix, AZ 85042 and (business and residence) and P.O. Box 90290, Phoenix, AZ 85016  
18 (mailing).
- 19 3. On or about August 10, 2015, the Department issued to Respondent an  
20 insurance license as a credit, accident/health, life and var. life/var. annuities producer, Arizona  
21 license number 1115322.
- 22 4. On October 26, 2015, the Department notified Respondent by mail at his  
23 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 replacement set

1 of fingerprints along with a completed "Illegible Fingerprint Replacement Form" on or before  
2 November 22, 2015. Respondent did not reply to the Department's request.

3 5. On November 25, 2015, the Department notified Respondent a second time by  
4 mail at his address of record that his fingerprints had been returned by DPS as illegible and  
5 that the Department was about to initiate an administrative action against his license for failure  
6 to comply with the fingerprint requirement. The Department requested a response by  
7 December 24, 2015.

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 **1118929**.



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 he must report this administrative action to  
4 any and all states in which he holds an insurance license and must disclose this administrative  
5 action on any license application.

6 7/28/16  
7       Date

  
8 **RONALD RASSWEILER HARDERS, Arizona License # 1080881**

9 **COPIES** of the foregoing mailed/delivered  
10 this 12<sup>th</sup> day of July, 2016, to:

11 Ronald Rassweiler Harders  
12 P.O. Box 90290  
13 Phoenix, Arizona 85016  
14 Respondent

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

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

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

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

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

  
Madeine Scheiner  
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