

SEP 8 2016

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

DEPT OF INSURANCE
BY MS

In the Matter of:)
)
FERNANDEZ, MARYGRACE CADAG,)
(Arizona License # 1126855))
(National Producer # 17744312))
)
)
Respondent)
_____)

No. 16A-053-INS

CONSENT ORDER

The State of Arizona Department of Insurance ("Department") has received evidence that **MARYGRACE CADAG FERNANDEZ** 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. MaryGrace Cadag Fernandez, ("Respondent") is and was at all material times licensed as a resident life insurance producer, Arizona license number 1126855, which expires February 28, 2019.

2. Respondent's addresses of record with the Department are: 1481 W. Warm Springs Rd., Ste 144, Henderson, NV 89014-7636 (business) and 12646 W. Bloomfield Rd., El Mirage, AZ 85335-2249 (mailing).

3. On or about October 8, 2015, the Department issued to Respondent a license as a resident life insurance producer, Arizona license number 1126855.

4. On December 21, 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 of fingerprints along with a completed "Illegible Fingerprint Replacement Form" on or before January 22, 2016. Respondent did not reply to the Department's request.

1 DATED AND EFFECTIVE this 6th day of September, 2016.

2 

3 LESLIE R. HESS
4 Interim Director of Insurance

5 **CONSENT TO ORDER**

6 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law
7 and Order.

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

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

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

18 5. Respondent acknowledges that the acceptance of this Consent Order by the
19 Director is solely to settle this matter against her and does not preclude any other agency,
20 officer, or subdivision of this state including the Department from instituting civil or criminal
21 proceedings as may be appropriate now or in the future not related to this matter.

22 6. Respondent acknowledges that this Consent Order is an administrative action
23 that the Department will report to the National Association of Insurance Commissioners

1 (NAIC). Respondent further acknowledges that she must report this administrative action to
2 any and all states in which she holds an insurance license and must disclose this
3 administrative action on any license application.

4 8/25/16

5 Date

5 
MARYGRACE CADAG FERNANDEZ, Arizona License # 1126855

6 **COPIES** of the foregoing mailed/delivered
7 this 8th day of September 2016, to:

8 MaryGrace Cadag Fernandez
9 12646 W. Bloomfield Road
10 El Mirage, Arizona 85335-2249
11 Respondent

12 Mary Kosinski, Executive Assistant for Regulatory Affairs
13 Steven Fromholtz, Assistant Director for Consumer Protection
14 Arizona Department of Insurance
15 2910 North 44th Street, Suite 210
16 Phoenix, Arizona 85018

17 **E-FILE** of the foregoing delivered
18 electronically, same date, to:

19 Kay Abramsohn, Administrative Law Judge
20 Office of Administrative Hearings

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

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

24 
25 Madeine Scheiner
26 5269180