STATE OF ARIZONA FILED

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AUG 3 0 2017

DEPT OF INSURANCE

In the Matter of:

No. 16A-123-INS

SANORA. MABY JANNETT (National Producer Number 16751286) (Legacy AZ Number 1025130)

CONSENT ORDER

Respondent.

The State of Arizona Department of Insurance ("Department") has received evidence that Maby Jannett Sanora 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

- Maby Jannett Sanora ("Sanora" or "Respondent") was, at all material times, licensed as an Arizona resident accident/health and life insurance producer, Arizona license number 1025130, which expires on February 29, 2020.
- 2. Sanora's address of record is: 6659 S. Via Vista De Santa Cruz, Tucson, Arizonal 85746 (business) and 3481 W. Avenida Sombra, Tucson, Arizona 85746 (mailing).

APPLICATIONS FOR INSURANCE

3. On or about December 4, 2015, American Family Life Assurance Company of Columbus ("AFLAC") made a referral to the Department informing it that Sanora had submitted a total of sixty (60) life and disability policies to a bogus/nonexistent business. AFLAC's referral stated that forty-seven (47) of the policies lapsed with no premium received.

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- 4. On February 24, 2016, the Department mailed a Subpoena Duces Tecum ("Subpoena") to Sanora requesting her appearance at the Department on March 9, 2016 to surrender the specified documents and to give testimony regarding the referral received from AFLAC.
- 5. On March 9, 2016, during the Examination Under Oath ("EUO"), Sanora admitted that she submitted applications for life and disability insurance to AFLAC for approximately 9 individuals who she indicated were employees of Gavard Hair Salon ("Gavard"). Sanora admitted that she previously owned Gavard however the business had not been in operation since approximately 2008.
- 6. The Arizona Board of Cosmetology's website confirmed that Gavard's business license expired July 12, 2007 and that Sanora's individual license expired February 26, 2010.
- 7. Sanora admitted during the EUO that she was unable to comply with the subpoena to provide her agent files regarding Gavard because the business did not exist at the time the applications were submitted to AFLAC. Sanora also admitted that she did not retain any of the applications for coverage that she submitted to AFLAC.
- 8. During the EUO, Sanora admitted the applicants were family members and friends and that she was aware prior to the submission of the applications that most of the individuals were unable to pay for or afford the premium for the insurance coverage for which they applied.

CONCLUSIONS OF LAW

- 1. The Interim Director has jurisdiction over this matter.
- 2. Respondent's conduct, as described above, constitutes a failure to keep at the insurance producer's principal place of business the usual and customary records that pertain

to transactions under the insurance producer's license, within the meaning of A.R.S. § 20-290(A).

- 3. Respondent's conduct, as described above, constitutes violating any provision of Title 20 or any rule, subpoena or order of the director, within the meaning of A.R.S. § 20-295(A)(2).
- 4. Respondent's conduct, as described above, constitutes intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance, within the meaning of A.R.S. § 20-295(A)(5).
- 5. Respondent's conduct, as described above, constitutes presenting any oral or written statement, including computer generated documents to an insurer that contains untrue statements of material fact or that fails to state any material fact with respect to an application for the issuance or renewal of an insurance policy, within the meaning of A.R.S. § 20-463(A)(1)(a).
- 6. Grounds exist for the Interim Director to suspend, revoke, or refuse to renew Respondent's insurance license pursuant to A.R.S. § 20-295(A).
- 7. Grounds exist for the Interim Director to, in addition to any suspension, revocation or refusal to renew a license, order the licensee to provide restitution to any party injured by the licensee's action, pursuant to A.R.S. § 20-295(F).

ORDER

IT IS HEREBY ORDERED THAT:

Respondent's license, National Producer number 16751286, is revoked effective immediately upon entry of this order.

DATED AND EFFECTIVE this 25th day of August, 2017.

Besure CHESS

Leslie R. Hess Interim Director

CONSENT TO ORDER

- Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law and Order.
- Respondent admits the jurisdiction of the Director of Insurance, State of Arizona, and admits the foregoing Findings of Fact and consent to the entry of the foregoing
 Conclusions of Law and Order.
- 3. Respondent is aware of her right to notice and to 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.

1	1 Copolidate actional action acceptance of this object of the
2	Director is solely to settle this matter against her and does not preclude any other agency,
3	officer, or subdivision of this state including the Department from instituting civil or criminal
4	proceedings as may be appropriate now or in the future.
5	6. Respondent acknowledges that this Consent Order is an administrative action
6	that the Department will report to the National Association of Insurance Commissioners (NAIC)
7	and that she may have to report this administrative action on any future licensing applications
8	either to the Department or other states' Departments of Insurance.
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10	Date Maby Jannett Sanora (National Producer # 16751286)
111 112 113 114 115 116 117 118	COPIES of the foregoing mailed/delivered this 30 th day of August , 2017, to: Maby Jannett Sanora 3481 W. Avenida Sombra Tucson, Arizona 85746 Respondent Mary Kosinski, Executive Assistant for Regulatory Affairs Catherine M. O'Neil, Consumer Legal Affairs Officer Steven Fromholtz, Assistant Director, Consumer Protection Division Gloria Barnes-Jackson, Supervisor, Consumer Protection Division Department of Insurance 2910 North 44th Street, Suite 210 Phoenix, AZ 85018
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