

OCT 04 2018

STATE OF ARIZONA  
DEPARTMENT OF INSURANCE

DEPT OF INSURANCE  
BY MEK

In the Matter of:

Docket No. 18A-048-INS

**Neal, Michael A.,**  
(National Producer Number 15891292)

**CONSENT ORDER**

**Respondent.**

The State of Arizona Department of Insurance ("Department") has received evidence that **Michael A. Neal** 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. Michael A. Neal ("Respondent") is and was at all material times licensed as a resident insurance adjuster and producer with lines of authority in accident and health or sickness, National Producer Number 15891292, which expires June 30, 2021.

2. Respondent's business address of record with the Department is: 16404 N. Black Canyon Hwy, Ste. 100, Phoenix, AZ 85053 and his business e-mail is: [MICHAEL.NEAL@SEDGWICK.COM](mailto:MICHAEL.NEAL@SEDGWICK.COM).

3. The Department issued to Respondent an adjuster's license on August 20, 2017 and a producer's license on September 5, 2017, National Producer Number 15891292.

4. On November 6, 2017, the Department notified Respondent by mail at his address of record that his fingerprint card had been processed and returned by the Arizona

1 Department of Public Safety (DPS) as illegible. The Department requested a replacement set  
2 of fingerprints along with a completed "Illegible Fingerprint Replacement Form" on or before  
3 November 30, 2017. Respondent did not reply to the Department's request.

4 5. On March 2, 2018, the Department notified Respondent a second time by mail at  
5 his address of record that his fingerprints had been returned by DPS as illegible and that the  
6 Department was about to initiate an administrative action against his license for failure to  
7 comply with the fingerprint requirement. The Department requested a response by March 30,  
8 2018.

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

#### 11 **CONCLUSIONS OF LAW**

12 1. The Interim Director has jurisdiction over this matter.

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

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

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

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

24

1 **ORDER**

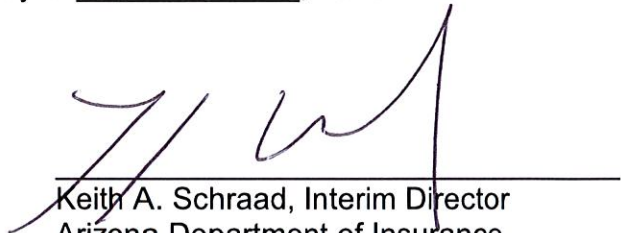
2 IT IS HEREBY ORDERED THAT:

3 1. Respondent shall immediately submit his fingerprints and an Illegible Fingerprint  
4 Replacement Form to the Department.

5 2. Respondent shall pay a civil penalty of one hundred dollars (\$100.00) to the  
6 Department, due upon the submission of this Consent Order.

7 3. The hearing, Docket #18A-048-INS, scheduled for September 28, 2018, at 1:00  
8 p.m. is vacated.

9 DATED AND EFFECTIVE this 3<sup>rd</sup> day of October, 2018.

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14 Keith A. Schraad, Interim Director  
15 Arizona Department of Insurance

14 **CONSENT TO ORDER**

15 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law  
16 and Order.

17 2. Respondent admits to the jurisdiction of the Interim Director of Insurance, State  
18 of Arizona, and admits the foregoing Findings of Fact and consents to the entry of the  
19 foregoing Conclusions of Law and Order.

20 3. Respondent is aware of his right to notice and hearing at which he may be  
21 represented by counsel, present evidence and examine witnesses. Respondent irrevocably  
22 waives his right to such notice and hearing and to any court appeals relating to this Consent  
23 Order.



1 4. Respondent states that no promise of any kind or nature whatsoever, except as  
2 expressly contained in this Consent Order, was made to him to induce him to enter into this  
3 Consent Order and that he has entered into this Consent Order voluntarily.

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

8 6. Respondent acknowledges that this Consent Order is an administrative action  
9 that the Department will report to the National Association of Insurance Commissioners  
10 (NAIC). Respondent further acknowledges that he must report this administrative action to  
11 any and all states in which he holds an insurance license and must disclose this administrative  
12 action on any license application.

13 9/28/18

14 Date



14 MICHAEL A. NEAL, National Producer # 15891292

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16  
17 **COPIES** of the foregoing mailed/delivered  
this 04 day of October, 2018, to:

18 Michael A. Neal  
19 16404 N. Black Canyon Hwy, Ste. 100  
20 Phoenix, AZ 85053  
Respondent

21 Michael A. Neal  
22 5010 W. Mercer Lane  
Glendale, AZ 85304  
Respondent

23 **COPY** e-mailed same date to:  
24


1 Michael A. Neal  
[Michael.Neal@sedgwick.com](mailto:Michael.Neal@sedgwick.com)  
2 Respondent

3 Mary Kosinski, Regulatory Legal Affairs Officer  
Steven Fromholtz, Assistant Director for Consumer Protection  
4 Aqueelah Currie, Licensing Supervisor  
Arizona Department of Insurance

5 **COPIES** of the foregoing delivered electronically,  
6 same date, to:

7 Velva Moses-Thompson, Administrative Law Judge  
[oahnoticesofhearing@azoah.com](mailto:oahnoticesofhearing@azoah.com)  
8 Office of Administrative Hearings

9 Lynette Evans  
Assistant Attorney General  
10 Attorney for the Department

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