

JAN 14 2019

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

DEPT OF INSURANCE  
BY MEK

In the Matter of:

**SNIDER, FRANCES VERONICA**  
**(National Producer Number 18518804)**

**No. 18A-055-INS**

**CONSENT ORDER**

Respondent

The State of Arizona Department of Insurance ("Department") has received evidence that Frances Veronica Snider has violated provisions of Title 20, Arizona Revised Statutes ("A.R.S."). Respondent wishes to resolve this matter 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. Frances Veronica Snider, ("Respondent") is and was at all material times licensed as a resident insurance producer with lines of authority in life and accident and health or sickness, National Producer Number 18518804, which expires October 31, 2020.
2. Respondent's address of record with the Department is: 217 W. Osborn Rd., Phoenix, AZ 85013 (business and mailing).
3. On or about August 25, 2017, the Department issued to Respondent a license as an insurance producer, National Producer Number 18518804.
4. On November 6, 2017, 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 November 30, 2017. Respondent did not reply to the Department's request.

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

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 the violation of any  
16 provision of A.R.S. Title 20 or any rule, subpoena or order of the director within the meaning of  
17 A.R.S. § 20-295(A)(2).

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

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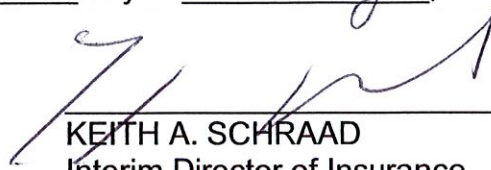
1 **ORDER**

2 IT IS HEREBY ORDERED THAT:

3 1. Respondent may surrender her insurance producer license, National Producer  
4 Number **18518804**.

5 2. The hearing, Docket #18A-055-INS, scheduled for **December 6, 2018, at 1:00**  
6 **p.m.** is vacated.

7 DATED AND EFFECTIVE this 14<sup>th</sup> day of January, 2018.

8   
9 \_\_\_\_\_  
10 KEITH A. SCHRAAD  
Interim Director of Insurance

11 **CONSENT TO ORDER**

12 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law  
13 and Order.

14 2. Respondent admits to the jurisdiction of the Interim Director of Insurance, State  
15 of Arizona, and admits the foregoing Findings of Fact and consents to the entry of the  
16 foregoing Conclusions of Law and Order.

17 3. 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 4. Respondent acknowledges that the acceptance of this Consent Order by the  
21 Interim Director is solely to settle this matter against her and does not preclude any other  
22 agency, officer, or subdivision of this state including the Department from instituting civil or  
23 criminal proceedings as may be appropriate now or in the future not related to this matter.



1           5.     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     Dec. 6, 2018

7           Date

8           Frances V. Snider

9           Frances Veronica Snider, National Producer #18518804

10    **COPIES** of the foregoing emailed and mailed  
11 this 15<sup>th</sup> day of January, 2018, to:

12    Frances Veronica Snider  
13    217 W. Osborn Rd.  
14    Phoenix, AZ 85013  
15    Respondent

16    Frances Veronica Snider  
17    [Franisnider@yahoo.com](mailto:Franisnider@yahoo.com)  
18    Respondent

19    Mary Kosinski, Regulatory Legal Affairs Officer  
20    Steven Fromholtz, Assistant Director, Consumer Protection  
21    Aqueelah Currie, Licensing Manager  
22    Arizona Department of Insurance  
23    2910 North 44th Street, Suite 210  
24    Phoenix, Arizona 85018

25    **COPIES** of the foregoing delivered electronically,  
26 same date to:

27    Kay Abramsohn, Administrative Law Judge  
28    [oahnoticesofhearing@azoah.com](mailto:oahnoticesofhearing@azoah.com)  
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