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STATE OF ARIZONA

DEPARTMENT OF INSURANCE

In the Matter of:

URBANSKI, CARYN MICHELLE
(National Producer Number 18451800)

Respondent

No. 18A-056-INS

CONSENT ORDER

The State of Arizona Department of Insurance ("Department") has received evidence that Caryn Michelle Urbanski 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. Caryn Michelle Urbanski ("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 18451800, which expires September 30, 2020.
2. Respondent's addresses of record with the Department are: 10201 S. 51st Street, #104, Phoenix, AZ 85044 (business) and 11640 N. Tatum Blvd., Unit 1021, Phoenix, AZ 85028 (mailing). Respondent's e-mail address is: urbanskicaryn@gmail.com.
3. On or about June 23, 2017, the Department issued to Respondent a license as an insurance producer, National Producer Number 18451800.
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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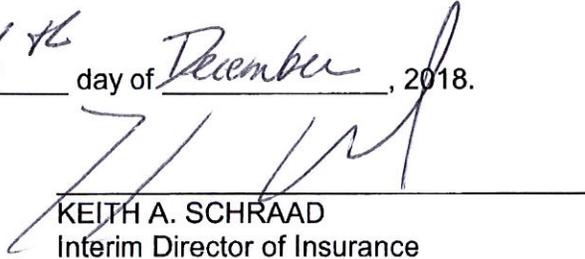
1 **ORDER**

2 IT IS HEREBY ORDERED THAT:

3 1. Respondent may surrender her insurance producer license, National Producer
4 Number **18451800**.

5 2. The hearing, Docket #18A-056-INS, scheduled for **December 6, 2018, at 1:00**
6 **p.m.** is vacated.

7 DATED AND EFFECTIVE this 6th day of December, 2018.

8 
9 KEITH A. SCHRAAD
Interim Director of Insurance

10 **CONSENT TO ORDER**

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

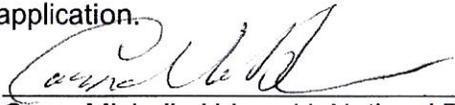
13 2. Respondent admits to the jurisdiction of the Interim Director of Insurance, State
14 of Arizona, and admits the foregoing Findings of Fact and consents to the entry of the
15 foregoing Conclusions of Law and Order.

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

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

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 12-4-18
 Date


Caryn Michelle Urbanski, National Producer #18451800

7
8 **COPIES** of the foregoing emailed and mailed
this 7th day of December, 2018, to:

9 Caryn Michelle Urbanski
10 11640 N. Tatum Blvd., Unit 1021
11 Phoenix, AZ 85028
12 Respondent

13 Caryn Michelle Urbanski
14 urbanskicaryn@gmail.com
15 Respondent

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

22 **COPIES** of the foregoing delivered electronically,
23 same date to:

24 Kay Abramsohn, Administrative Law Judge
25 oahnoticesofhearing@azoah.com
26 Office of Administrative Hearings

27 Deian Ousounov
28 Assistant Attorney General
29 Admin.Law@azag.gov
30 Attorney for the Department

31 Marcene Martinez
32 7423448