

DEC 04 2018

STATE OF ARIZONA

DEPT OF INSURANCE
BY MEK

DEPARTMENT OF INSURANCE

In the Matter of:

AIROLA, MICHELLE JEAN
(National Producer Number 18526809)

No. 18A-062-INS

CONSENT ORDER

Respondent

The State of Arizona Department of Insurance ("Department") has received evidence that Michelle Jean Airola 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. Michelle Jean Airola ("Respondent") is and was at all material times licensed as a resident insurance producer with a line of authority in accident and health or sickness insurance, National Producer Number 18526809, which expires April 30, 2021.

2. Respondent's addresses of record with the Department are: 16404 N. Black Canyon Hwy, #100, Phoenix, AZ 85053 (business) and 3107 W. San Miguel Ave., Phoenix, AZ 85017 (mailing).

3. On or about September 1, 2017, the Department issued to Respondent a license as an insurance producer, National Producer Number 18526809.

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 **18526809**.

5 2. The hearing, Docket #18A-068-INS, scheduled for **December 6, 2018, at 1:00**
6 **p.m.** is vacated.

7 DATED AND EFFECTIVE this 4th day of December, 2018

8 
9 KEITH A. SCHRAAD
Interim Director of Insurance

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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.

