

MAY 28 2019

STATE OF ARIZONA  
DEPARTMENT OF INSURANCE

DEPT OF INSURANCE  
BY mek

**In the Matter of:**

**SANCHEZ LOPEZ, HINGRID ROSSETT**  
(National Producer Number 18573111)

**Respondent.**

**No. 18A-104-INS**

**ORDER**

On May 17, 2019, the Office of Administrative Hearings, through Administrative Law Judge Tammy L. Eigenheer, issued an Administrative Law Judge Decision ("Recommended Decision"), received by the Director of the Department of Insurance ("Director") on May 20, 2019, a copy of which is attached and incorporated by this reference. The Director of the Department of Insurance has reviewed the Recommended Decision and enters the following Order:

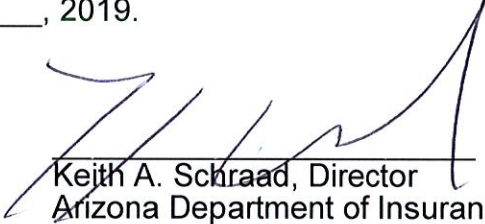
1. The Director adopts the Recommended Findings of Fact, Conclusions of Law and Recommended Order.
2. The Director revokes the Arizona resident insurance producer license of **Hingrid Rossett Sanchez Lopez**, National Producer Number 18573111, effective immediately.

**NOTIFICATION OF RIGHTS**

Pursuant to Arizona Revised Statutes ("A.R.S.") § 41-1092.09, Respondent may request a rehearing with respect to this order by filing a written motion with the Director of the Department of Insurance within 30 days of the date of this Order, setting forth the basis for relief under A.A.C. R20-6-114(B). Pursuant to A.R.S. § 41-1092.09, it is not necessary to request a rehearing before filing an appeal to Superior Court.

1 Respondent may appeal the final decision of the Director to the Superior Court of  
2 Maricopa County for judicial review pursuant to A.R.S. § 20-166. A party filing an appeal  
3 must notify the Office of Administrative Hearings of the appeal within ten days after filing  
4 the complaint commencing the appeal, pursuant to A.R.S. § 12-904(B).

5 DATED this 28<sup>th</sup> day of May, 2019.

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Keith A. Schraad, Director  
Arizona Department of Insurance

9 **COPY** of the foregoing mailed this  
10 30<sup>th</sup> day of May, 2019, to:

11 Hingrid Rossett Sanchez Lopez  
12 16404 N. Black Canyon Hwy., #100  
13 Phoenix, AZ 85053  
14 Respondent

15 Hingrid Rossett Sanchez Lopez  
16 2902 W. Citrus Way  
17 Phoenix, AZ 85017  
18 Respondent

19 Office of Administrative Hearings  
20 1740 West Adams St., Lower Level  
21 Phoenix, Arizona 85007

22 **COPY** of the foregoing delivered, same date, to:

23 Mary Kosinski, Regulatory Legal Affairs Officer  
24 Catherine O'Neil, Consumer Legal Affairs Officer  
25 Steven Fromholtz, Assistant Director – Consumer Protection Division  
26 Aqueelah Currie, Licensing Supervisor  
Sharyn Kerr, Consumer Protection Division  
Arizona Department of Insurance  
100 North 15<sup>th</sup> Ave., Suite 102  
Phoenix, Arizona 85007-2624

**COPY** sent same date via electronic mail to:

Hingrid Rossett Sanchez Lopez  
[Hingrid.sanchez.96943@uhc.com](mailto:Hingrid.sanchez.96943@uhc.com)  
Respondent

1 Hingrid Rossett Sanchez Lopez  
[ingrid.sanchez135@gmail.com](mailto:ingrid.sanchez135@gmail.com)

2 Respondent

3 Deian Ousounov  
4 Assistant Attorney General  
[AdminLaw@azag.gov](mailto:AdminLaw@azag.gov)  
5 Attorney for the Department of Insurance

6 Felicia DelSol  
[Felicia.DelSol@azoah.com](mailto:Felicia.DelSol@azoah.com)  
7 Office of Administrative Hearings

8 Susan Hack  
[Susan.hack@azag.gov](mailto:Susan.hack@azag.gov)  
9 Attorney General Paralegal

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12 Francine Martinez

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MAY 20 2019

DEPT. OF INSURANCE  
BY: MEK

IN THE OFFICE OF ADMINISTRATIVE HEARINGS

In the Matter of:

No. 18A-104-INS

Sanchez Lopez, Hingrid Rossett  
(National Producer No. 18573111)  
Respondent

**ADMINISTRATIVE LAW JUDGE  
DECISION**

**HEARING:** May 6, 2019

**APPEARANCES:** Respondent did not appear. The Arizona Department of Insurance was represented by Assistant Attorney General Deian Ousounov.

**ADMINISTRATIVE LAW JUDGE:** Tammy L. Eigenheer

**FINDINGS OF FACT**

1. At all times material to this matter, Hingrid Rossett Sanchez Lopez (Respondent) was licensed by the Arizona Department of Insurance (Department).

2. On or about October 17, 2017, the Department issued Respondent a license to Respondent as an insurance producer, National Producer Number 18573111 (License), which expires on October 31, 2021.

3. Aqueelah Currie, Licensing Supervisor, testified that when an application for a license is received and processed, it is forwarded to the Arizona Department of Public Safety (DPS) for processing, which includes processing by the Federal Bureau of Investigation (FBI) for a criminal history background check to be conducted. The Department submits the completed fingerprint forms supplied by the applicant to DPS and DPS submits the fingerprint forms to the FBI for national processing.

4. On or about March 16, 2018, the Department issued a letter to Respondent by mail, informing her that her fingerprint card that was submitted during the application process for the License could not be processed and was returned by DPS as illegible. In that letter, the Department requested that Respondent submit a replacement set of fingerprints and the enclosed blank Illegible Fingerprint Replacement Form. The Department provided a deadline of April 6, 2018, for the

1 return of the completed replacement fingerprint form. Respondent did not reply to the  
2 Department's request.

3 5. Because the Department did not receive the requested replacement  
4 fingerprint form from Respondent as requested, the Department sent another letter to  
5 Respondent dated April 17, 2018, giving Respondent a deadline of May 4, 2018, to file  
6 with the Department an Illegible Fingerprint Replacement Form with a new set of  
7 fingerprints or submit a Voluntary Surrender of Insurance License Form. The  
8 Department indicated that the failure to respond to the letter would result in the  
9 initiation of disciplinary action being taken against the License.

10 6. Ms. Currie testified that to date, Respondent had not responded to the  
11 above-mentioned letters and had not submitted to the Department a new set of  
12 fingerprints.

13 7. Respondent did not present any evidence to refute or rebut the evidence  
14 presented by the Department.

#### 15 **CONCLUSIONS OF LAW**

16 1. This matter is a disciplinary proceeding wherein the Department must  
17 prove by a preponderance of the evidence that Respondent violated the State's  
18 Insurance Laws. See A.A.C. R2-19-119.

19 2. During the application process, the Director of the Department required  
20 Respondent to submit a full set of fingerprints and Respondent's illegible fingerprint  
21 submission did not satisfy that requirement. See A.R.S. § 20-285(E)(2).

22 3. Respondent's conduct, as set forth above, constitutes a violation of  
23 A.R.S. § 20-295(A)(1) by having failed to provide complete information in the license  
24 application.

25 4. Respondent's conduct, as set forth above, constitutes the violation of any  
26 provision of A.R.S., Title 20, within the meaning of A.R.S. § 20-295(A)(2).

27 5. Grounds exist for the Director of the Department to suspend, revoke, or  
28 refuse to renew the License pursuant to A.R.S. § 20-295(A).

#### 29 **ORDER**

1 Based upon the above, Respondent's License shall be revoked on the effective  
2 date of the Order entered in this matter.

3 *In the event of certification of the Administrative Law Judge Decision by the*  
4 *Director of the Office of Administrative Hearings, the effective date of the Order will be*  
5 *five (5) days from the date of that certification.*

6 Done this day, May 17, 2019.

7  
8 /s/ Tammy L. Eigenheer  
9 Administrative Law Judge

10 Transmitted electronically to:

11 Keith A. Schraad, Director  
12 Arizona Department of Insurance  
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