

STATE OF ARIZONA
FILED

JUL 08 2019

STATE OF ARIZONA



DEPT OF INSURANCE DEPARTMENT OF INSURANCE
BY mek 7/8/19

In the Matter of:

Cabrera, Stephanie
(National Producer Number 18616852)

No. 18A-114-INS

CONSENT ORDER

Respondent

The State of Arizona Department of Insurance ("Department") has received evidence that Stephanie Cabrera 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. Stephanie Cabrera ("Respondent") is and was at all material times licensed as a resident insurance producer with a line of authority in life insurance, National Producer Number 18616852, which expires February 28, 2021.
2. Respondent's addresses of record with the Department are: 8476 W. Thunderbird Rd., #102, Peoria, AZ 85381 (business), 5013 W. Maryland Ave., Glendale, AZ 85301 (mailing) and steff0143@gmail.com (e-mail).
3. On or about November 29, 2017, the Department issued to Respondent a license as an insurance producer, National Producer Number 18616852.
4. On March 16, 2018, the Department notified Respondent by mail at her mailing 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 April 6, 2018. Respondent did not reply to the Department's request.

3 5. On April 17, 2018, the Department notified Respondent a second time by mail at
4 her business address of record that her fingerprints had been returned by DPS as illegible and
5 that the Department was about to initiate an administrative action against her license for failure
6 to comply with the fingerprint requirement. The Department requested a response by May 4,
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 **18616852**.

5 DATED AND EFFECTIVE this 8th day of July, 2019.

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7 
8 KEITH A. SCHRAAD, Director
9 Arizona Department 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 Director of Insurance, State of
14 Arizona, and admits the foregoing Findings of Fact and consents to the entry of the foregoing
15 Conclusions of Law and Order.

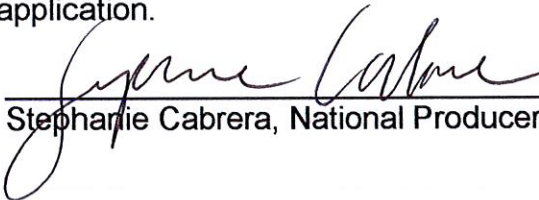
16 3. Respondent states that no promise of any kind or nature whatsoever, except as
17 expressly contained in this Consent Order, was made to her to induce her to enter into this
18 Consent Order and that she has entered into this Consent Order voluntarily.

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 06/27/19

Date


Stephanie Cabrera, National Producer #18616852

8 **COPIES** of the foregoing emailed and mailed
9 this 8th day of July, 2019, to:

10 Stephanie Cabrera
11 5013 W. Maryland Ave.
12 Glendale, AZ 85301
13 Respondent

14 Stephanie Cabrera
15 Steffc143@gmail.com
16 Respondent

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

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

Thomas Shedden, Administrative Law Judge
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Office of Administrative Hearings

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