

SEP 26 2019

STATE OF ARIZONA  
DEPARTMENT OF INSURANCE

DEPT OF INSURANCE  
BY AS 9/26/2019

**In the Matter of:**

**SANCHEZ, CIARA MIA**  
(National Producer Number 18827016)

**Respondent.**

**No. 19A-032-INS**

**ORDER**

On September 19, 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 September 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:

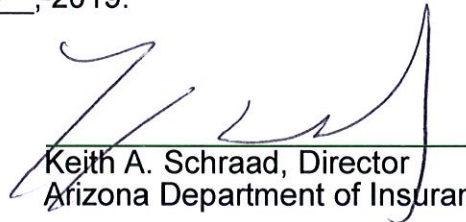
1. The Director adopts the Recommended Findings of Fact, except to correct the following: Page 1, line 26, should read: "On September 20, 2019."
2. The Director adopts the Conclusions of Law and Recommended Order.
3. The Director revokes the Arizona resident insurance producer license of **Ciara Mia Sanchez**, National Producer Number 18827016, 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 25<sup>th</sup> day of September, 2019.

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Keith A. Schraad, Director  
Arizona Department of Insurance

12 **COPY** of the foregoing mailed by U.S. First-Class Mail  
and Certified Mail, Return Receipt requested,  
13 this 4<sup>th</sup> day of October, 2019, to:

14 Ciara Mia Sanchez  
15 1826 North 83<sup>rd</sup> Ln  
16 Phoenix, AZ 85037  
Respondent

17 Ciara Mia Sanchez  
18 4001 East Broadway Road  
Phoenix, AZ 85040  
Respondent

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

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

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

1 Deian Ousounov, Assistant Attorney General  
[AdminLaw@azag.gov](mailto:AdminLaw@azag.gov)

2 Attorney for the Department of Insurance

3 Susan Hack, Paralegal

4 [Susan.hack@azag.gov](mailto:Susan.hack@azag.gov)

Office of the Attorney General

5 Felicia DelSol

6 [Felicia.DelSol@azoah.com](mailto:Felicia.DelSol@azoah.com)

Office of Administrative Hearings

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Francine Martinez

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SEP 20 2019

DEPT. OF INSURANCE  
BY: MEK

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3 **IN THE OFFICE OF ADMINISTRATIVE HEARINGS**

4 In the Matter of:  
5 SANCHEZ, CIARA MIA  
6 (National Producer No. 18827016)  
7 Respondent

**No. 19A-032-INS**  
**ADMINISTRATIVE LAW JUDGE**  
**DECISION**

8 **HEARING:** September 17, 2019

9 **APPEARANCES:** Respondent Ciara Mia Sanchez did not appear. The Arizona  
10 Department of Insurance was represented by Assistant Attorney General Deian  
11 Ousounov.

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

13 **FINDINGS OF FACT**

14 1. At all times material to this matter, Ciara Mia Sanchez (Respondent) was  
15 licensed by the Arizona Department of Insurance (Department).

16 2. On or about June 22, 2018, the Department issued Respondent a license  
17 to Respondent as an insurance producer, National Producer Number 18827016  
18 (License), which expires on September 30, 2021.

19 3. Mary Kosinski, Regulatory Legal Affairs Officer, testified that when an  
20 application for a license is received and processed, it is forwarded to the Arizona  
21 Department of Public Safety (DPS) for processing, which includes processing by the  
22 Federal Bureau of Investigation (FBI) for a criminal history background check to be  
23 conducted. The Department submits the completed fingerprint forms supplied by the  
24 applicant to DPS and DPS submits the fingerprint forms to the FBI for national  
25 processing.

26 4. On September 0, 2018, the Department issued a letter to Respondent by  
27 mail to her residence and mailing address, informing her that her fingerprint card that  
28 was submitted during the application process for the License could not be processed  
29 and was returned by DPS as illegible. In that letter, the Department requested that  
30 Respondent submit a replacement set of fingerprints and the enclosed blank Illegible

1 Fingerprint Replacement Form. The Department provided a deadline of October 1,  
2 2018, for the return of the completed replacement fingerprint form. Respondent did not  
3 reply to the Department's request.

4 5. Because the Department did not receive the requested replacement  
5 fingerprint form from Respondent as requested, on October 22, 2018, the Department  
6 sent another letter to Respondent at her business address, giving Respondent a  
7 deadline of November 13, 2018, to file with the Department an Illegible Fingerprint  
8 Replacement Form with a new set of fingerprints or submit a Voluntary Surrender of  
9 Insurance License Form. The Department indicated that the failure to respond to the  
10 letter would result in the initiation of disciplinary action being taken against the License.

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

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

#### 16 **CONCLUSIONS OF LAW**

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

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

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

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

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

#### 30 **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, September 19, 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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