

STATE OF ARIZONA
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DEPT. OF INSURANCE

BY: AS 11/05/2019

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

In the Matter of:

OCHS, MARISSA M.
(National Producer Number 18770754)

No. 19A-038-INS

CONSENT ORDER

Respondent

The State of Arizona Department of Insurance ("Department") has received evidence that Marissa M. Ochs 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. Marissa M. Ochs ("Respondent") is and was at all material times licensed as a resident insurance producer with lines of authority in accident and health or sickness insurance, National Producer Number 18770754, which expires February 28, 2022.
2. Respondent's addresses of record with the Department are: 2921 E Fort Lowell Rd., #105, Tucson, AZ 85716 (business), 12100 N. Mountain Centre Rd., #2206, Marana, AZ 85658 (mailing) and marissaochs11@gmail.com (business e-mail).
3. On or about May 3, 2018, the Department issued to Respondent a license as an insurance producer, National Producer Number 18770754.
4. On August 10, 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 August 22, 2018. Respondent did not reply to the Department's request.

3 5. On September 10, 2018, the Department notified Respondent a second time by
4 mail at her business address of record that her fingerprints had been returned by DPS as
5 illegible and that the Department was about to initiate an administrative action against her
6 license for failure to comply with the fingerprint requirement. The Department requested a
7 response by October 1, 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
17 of 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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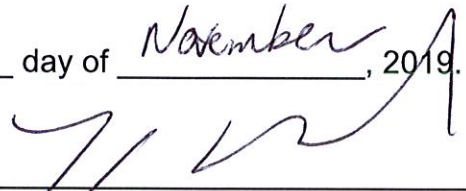
1 **ORDER**

2 IT IS HEREBY ORDERED THAT:

3 1. Respondent may surrender her insurance producer license, National Producer
4 Number **18770754**.

5 2. The hearing, Docket #19A-038-INS, scheduled for **November 12, 2019, at 1:00**
6 **p.m.** is vacated.

7 DATED AND EFFECTIVE this 5th day of November, 2019.

8 
9 _____
10 KEITH A. SCHRAAD
11 Director of Insurance

12 **CONSENT TO ORDER**

13 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law
14 and Order.

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

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

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

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 10/28/19
Date

Marissa M Ochs
Marissa M. Ochs, National Producer #18770754

7 **COPIES** of the foregoing emailed and mailed
8 this 5th day of November, 2019, to:

9 Marissa M. Ochs
12100 N. Mountain Centre Rd., #2206
10 Marana, AZ 85658
Respondent

11 Marissa M. Ochs
marissaochs11@gmail.com
12 Respondent

13 Mary Kosinski, Regulatory Legal Affairs Officer
14 Ana Starcevic, Paralegal Project Specialist
15 Steven Fromholtz, Assistant Director, Consumer Protection
Aqueelah Currie, Licensing Manager
16 Arizona Department of Insurance
100 N. 15th Avenue, Suite 102
Phoenix, Arizona 85007

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

19 Diane Mihalsky, Administrative Law Judge
https://portal.azoah.com/submission
20 Office of Administrative Hearings

21 Chloe Woods, Assistant Attorney General
AdminLaw@azag.gov
22 Attorney for the Department

23 Francine Martiny
#8279569