

STATE OF ARIZONA
Department of Insurance and Financial Institutions
FILED November 26, 2024 by MK

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STATE OF ARIZONA
DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

In the Matter of:
MICHAEL URIBE
(National Producer No. 18878227)
and
MICHAEL URIBE, LLC
(National Producer No. 20317625)

No. 24A-052-INS
DEFAULT ORDER

Respondents

On October 15, 2024, the Arizona Department of Insurance and Financial Institutions (the "Department") issued a Notice of Hearing ("Notice") in the above-captioned matter, a copy of which is attached as **Exhibit A** and incorporated by this reference. The Notice required Michael Uribe and Michael Uribe, LLC ("Respondent") to provide a written answer to the allegations set forth in the Notice within twenty days of the issuance of the Notice. As of this date, Respondents have failed to file an answer. On November 12, 2024, counsel for the Department filed a Motion for Default, a copy of which is attached as **Exhibit B**. As of this date, Respondents have not responded to the Department's motion. Pursuant to A.A.C. R20-6-106(D), a party that fails to file an answer within the time provided shall be deemed to be in default and one or more of the allegations in the Notice of Hearing may be deemed to be admitted.

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FINDINGS OF FACT

- 1. Notice was proper.
- 2. Respondents are in default.
- 3. The allegations in the Notice are deemed admitted.

CONCLUSIONS OF LAW

1. The conduct alleged in the Notice constitutes grounds for the Director to suspend, revoke or refuse to renew Respondents’ licenses to transact insurance in Arizona, pursuant to A.R.S. §20-295(A).

ORDER

IT IS ORDERED:

- 1. Michael Uribe’s Arizona non-resident insurance producer license, National Producer Number 18878227, is revoked effective upon the issuance of this Order.
- 2. Michael Uribe, LLC’s Arizona non-resident insurance producer license, National Producer Number 20317625, is revoked effective upon the issuance of this Order.
- 3. The hearing set for **December 5, 2024 at 9:00 a.m.** shall be vacated.

DATED and EFFECTIVE this 26th day of November, 2024.

Barbara D. Richardson

 Barbara D. Richardson, Director
 Arizona Department of Insurance and Financial Institutions

1 **COPY** of the foregoing electronically filed this
27th day of November, 2024 to:

2 Velva Moses-Thompson, Administrative Law Judge
3 <https://portal.azoah.com/submission>
4 Office of Administrative Hearings

5 **COPY** of the foregoing e-mailed same date to:

6 Alena Caravetta, Regulatory Legal Affairs Officer
7 Ana Starcevic, Project Specialist
8 Mayra Kariem, Insurance Analyst
9 Rachel Smith, Insurance Analyst/Investigator
10 Steven Fromholtz, Licensing Manager
11 Aqueelah Currie, Licensing Supervisor
12 Linda Lutz, Legal Assistant
13 Arizona Department of Insurance and Financial Institutions

14 Michael Uribe
15 Michael Uribe, LLC
16 therealmichaeluribe@gmail.com

Respondents

17 Lynette Evans, Assistant Attorney General
18 AdminLaw@azag.gov
19 *Attorney for the Arizona Department of Insurance and Financial Institutions*

20 **COPY** mailed by U.S. First Class, and Certified mail,
21 Return Receipt requested, same date to:

22 Michael Uribe
23 210 Gerry St.
24 Reading, PA 19611-1822

Respondent 9489 0090 0027 6599 2841 00

25 Michael Uribe LLC
26 210 Gerry St.
27 Reading, PA 19604

Respondent 9489 0090 0027 6599 2841 17

28 *Mayra Kariem*

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Exhibit A

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**STATE OF ARIZONA
DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS**

In the Matter of:

No. 24A-052-INS

**MICHAEL URIBE
(National Producer Number 18878227)**

**NOTICE OF HEARING AND
COMPLAINT**

and

(ALJ Velva Moses-Thompson)

**MICHAEL URIBE, LLC
(National Producer Number 20317625)**

Respondents

DIRECTED TO:

**Michael Uribe
210 Gerry St.
Reading, PA 19611
Respondent**

AND

**Michael Uribe, LLC
210 Gerry St.
Reading, PA 19611
Respondent**

YOU ARE HERBY NOTIFIED that under Arizona Revised Statutes ("A.R.S.") §§
20-161 and 41-1092.01, the above-captioned matter will be conducted through the Office of
Administrative Hearings, an independent agency.

**Date of Hearing:
December 5, 2024 at 9:00 a.m.**

**Location:
Office of Administrative Hearings
1740 W. Adams St.
Lower Level
Phoenix, AZ 85007**

1 Information regarding procedures, practice pointers, or the online filing of motions is
2 available through the Office of Administrative Hearings' website at www.azoah.com, or by
3 calling their offices at (602) 542-9826.

4 The Office of Administrative Hearings has designated Velva Moses-Thompson, at the
5 address and phone number listed above, as the Administrative Law Judge for these
6 proceedings.

7 Under the Americans with Disabilities Act (ADA), the Office of Administrative
8 Hearings endeavors to ensure the accessibility of its hearings to all persons with disabilities.
9 Persons with disabilities may request reasonable accommodations such as interpreters,
10 alternative formats, or assistance with physical accessibility. Requests for accommodations
11 should be made as far in advance of the Hearing as possible to allow time to arrange the
12 accommodations. If you require accommodations, please contact the Office of
13 Administrative Hearings by calling their offices at (602) 542-9826.

14 Under Arizona Administrative Code ("A.A.C.") R2-19-106 and R2-19-110, motions
15 to continue this matter shall be made in writing to the Administrative Law Judge at least
16 fifteen (15) days before the Hearing date, unless good cause is demonstrated. A copy of any
17 motion to continue shall be filed and served according to A.A.C. R2-19-108, with a copy
18 provided to the Assistant Attorney General identified below.

19 You may appear on the date and at the time and place specified in this Notice with or
20 without the assistance of counsel. An insurance company may be represented by a corporate
21 officer pursuant to A.R.S § 20-161(B). Additionally, you have the right to present evidence
22 in response to the allegations in this Notice, to have a reasonable opportunity to inspect all
23 documentary evidence, to examine witnesses, to present evidence in support of your
24 interests, and to have subpoenas issued by the Administrative Law Judge to compel the
25 attendance of witnesses and the production of evidence. If you fail to appear at the
26 administrative hearing (the "Hearing"), the Administrative Law Judge can proceed with the

1 Hearing and issue a Recommended Decision. The Directors of the Arizona Department of
2 Insurance and Financial Institutions (the "Director") can then consider the Recommended
3 Decision and make a final determination on this matter.

4 Under A.R.S. § 41-1092.07(E), a clear and accurate record of the proceedings will be
5 made by a court reporter or by electronic means. Any party that requests a transcript of the
6 proceedings shall pay the cost of the transcript for the court reporter or other transcriber.

7 **Under A.A.C. R20-6-106, within twenty (20) days after service of a Notice of**
8 **Hearing, the Respondents shall appear by filing a written Answer to the allegations in**
9 **the Notice. The Answer shall state Respondents' position or defense and shall**
10 **specifically admit or deny each assertion in the Notice. Any allegation not denied shall**
11 **be deemed admitted. Any defense not raised will be considered waived. If a timely**
12 **Answer is not filed, Respondents may be deemed in default and the Director may deem**
13 **the allegations in the Notice as true and admitted. Accordingly, the Director may take**
14 **whatever action is deemed appropriate.**

15 Pursuant to A.R.S. § 41-1092.06, Respondents have the right to request an informal
16 settlement conference ("ISC") by filing a written request with the Arizona Department of
17 Insurance and Financial Institutions ("Department") no later than **twenty (20) days** before
18 the scheduled hearing. The ISC will be held within **fifteen (15) days** after receiving the
19 request. If an ISC is requested, a person with the authority to act on behalf of the
20 Department will be present.

21 Please note that in requesting an ISC, Respondent waives any right to object to the
22 participation of the Department's representative in the final administrative decision of this
23 matter. Any statements, either written or oral, made by the Department, Respondents, or
24 their representatives at an ISC, including a written document created or expressed solely for
25 the purpose of settlement negotiations, are inadmissible in any subsequent administrative
26 hearing. See A.R.S. § 41-1092.06.

1 Questions concerning issues raised in this Notice should be directed to Assistant
2 Attorney General Lynette Evans, 2005 North Central Avenue, Phoenix, AZ 85004, telephone
3 number (602) 542-7701, or by e-mail at Lynette.Evans@azag.gov.

4 The purpose of the Hearing is to determine whether grounds exist to revoke
5 Respondents' Arizona insurance producer license. In support of its position that grounds
6 exist, the Department alleges the following.

7 **PARTIES & JURISDICTION**

8 1. The Department was created and enabled to administer certain laws of the
9 State of Arizona including the licensure and regulation of the insurance producer profession
10 in this state. A.R.S. § 20-142 and A.R.S. §§ 20-281 *et seq.*

11 2. Michael Uribe ("Uribe" or "Respondent") and Michael Uribe, LLC ("Uribe
12 LLC" or "Respondent") each hold an Arizona insurance producer license.

13 3. The Office of Administrative Hearings has subject matter and personal
14 jurisdiction over the named parties in this Notice under A.R.S. § 20-161 and A.R.S. §§ 41-
15 1092 *et seq.*

16 **FACTS**

17 4. The Department first issued an Arizona non-resident insurance producer
18 license, National Producer Number 18878227, with lines of authority in: (1) accident and
19 health or sickness, and (2) life insurance to Uribe on August 21, 2018. The license is
20 scheduled to expire on August 31, 2026.

21 5. The Department issued an Arizona non-resident insurance producer license,
22 National Producer Number 20317625, with a line of authority in accident and health or
23 sickness insurance to Uribe LLC on September 13, 2022. The license is scheduled to expire
24 on September 30, 2026. Uribe is the owner and designated responsible licensed producer of
25 Uribe LLC.

26

1 6. Uribe's and Uribe LLC's addresses of record with the Department are: 210
2 Gerry Street, Reading, Pennsylvania 19611-1822 (business and mailing) and
3 therealmichaeluribe@gmail.com (e-mail).
4

5 **UnitedHealthcare Insurance Company Termination Notice Referral**

6 7. On July 3, 2023, the Department received notice from UnitedHealthcare
7 Insurance Company ("UHC") that Uribe had been terminated for cause in the state of
8 Arizona.

9 8. UHC alleged that numerous Individual and Family Plan ("IFP") enrollment
10 applications were submitted with false member phone numbers and email addresses which
11 connected to Uribe's agency, HealthSolution Providers. One of these applications involved
12 Arizona consumer, Mireya Duarte ("Duarte").

13 9. UHC's Investigative Report included the following information:

14 a. On September 16, 2022, UHC received an application for Duarte for a
15 UHC Silver-C Value Plus Plan (the "Plan"). The phone number listed
16 for Duarte on the application had a (786) area code and the email
17 address was mireyduarte5@healthsolutionproviders.com. The Plan
18 became effective October 1, 2022.

19 b. On November 4, 2022, a caller contacted UHC Member Services
20 ("Member Services") to verify Duarte's Plan. The call came from the
21 phone number (786) 686-0449, which was agent Michael Uribe's
22 business contact phone number on file in the UHC internal system.

23 c. On January 17, 2023, Duarte called Member Services stating "she had
24 already cancelled the plan, but she kept receiving notifications."
25 Member Services confirmed the Plan was still active and connected her
26 call to the Marketplace for assistance in cancelling the Plan.

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- d. On January 25, 2023, Duarte called Member Services to inquire if the Plan was cancelled “as she requested since October.” Member Services transferred her call to the Marketplace.
- e. UHC’s internal system showed that also on January 25, 2023, Duarte submitted a complaint to the Marketplace. “[Duarte] stated she spoke with a representative from AZONEX who did an application for her for 2022. [Duarte] stated...she did not need coverage...she just wanted to see prices of plans, and was told she needed to do an application. [Duarte] stated that when they were telling her about plans, they enrolled her in a United Healthcare plan when she already had coverage for the rest of the year through her parents’ Blue Cross Blue Shield plan...[Duarte] stated that she was not aware that she was signed up for a United Healthcare plan, and that she stayed active because she thought all plans were cancelled.”
- f. Duarte called Member Services again on February 27, 2023 stating “that she had wanted to cancel her policy since October 2022...that she is getting billed.” Duarte stated “she did a ‘fraud thing’ back on January 25, 2023, and that she did a case with the Marketplace.”
- g. UHC’s internal system showed “the calls made to Member Services on January 17, 2023, January 25, 2023, and February 27, 2023 appear to have originated from the phone number provided by member Mireya Duarte in her complaint to the Ethics team, 480-861-4680.”
- h. On May 24, 2023, UHC Compliance Investigations Unit interviewed Uribe, who confirmed he was the agency principal for HealthSolution Providers and that he was a contracted agent with United Healthcare.

1 dishonest practices, or demonstrating incompetence, untrustworthiness or financial
2 irresponsibility in the conduct of business in this state or elsewhere, within the meaning of
3 A.R.S. § 20-295(A)(8).

4 21. Uribe's conduct, as described above, constitutes, having an insurance producer
5 license, or its equivalent, denied, suspended or revoked in any state, province, district or
6 territory, within the meaning of A.R.S. § 20-295(A)(9).

7 22. Uribe's conduct, as described above, constitutes failing to report, within 30
8 days after the final disposition of the matter, any administrative action taken against the
9 producer in another jurisdiction, within the meaning of A.R.S. § 20-301(A).

10 23. Grounds exist for the Director to suspend, revoke or refuse to renew
11 Respondents' insurance producer license pursuant to A.R.S. §§ 20-285(C)(3), 20-295(A)(2),
12 (A)(8), (A)(9) and 20-301(A).

13 THEREFORE, on the basis of the foregoing, the Department requests:

14 1. That Michael Uribe's Arizona non-resident insurance producer license, number
15 18878227, is revoked.

16 2. That Michael Uribe LLC's Arizona non-resident insurance producer license,
17 number 20317625, is revoked.

18 3. Any further relief that the tribunal deems appropriate.

19 DATED this 15th day of October, 2024.

20 *Alena Caravetta*

21 _____
22 Alena Caravetta, Regulatory Legal Affairs Officer
23 Arizona Department of Insurance and
24 Financial Institutions

25 **E-FILE** of the foregoing delivered electronically
26 this 15th day of October, 2024, to:

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Velva Moses-Thompson, Administrative Law Judge
<https://portal.azoah.com/submission>
Office of Administrative Hearings

COPY of the foregoing mailed by Regular Mail and
U.S. Certified Mail, Electronic Receipt Requested,
same date to:

Michael Uribe
210 Gerry St.
Reading, PA 19611
Respondent 9489 0090 0027 6599 3140 50

Michael Uribe LLC
210 Gerry St.
Reading, PA 19611
Respondent 9489 0090 0027 6599 3140 43

COPY of the foregoing electronically delivered same date to:

Alena Caravetta, Regulatory Legal Affairs Officer
Ana Starcevic, Project Specialist
Mayra Kariem, Insurance Analyst
Rachel Smith, Insurance Analyst/Investigator
Arizona Department of Insurance and Financial Institutions
100 North 15th Avenue, Suite 261
Phoenix, Arizona 85007

Michael Uribe and Michael Uribe LLC
therealmichaeluribe@gmail.com
Respondents

Lynette Evans, Assistant Attorney General
Lynette.Evans@azag.gov
*Attorney for the Arizona Department
of Insurance and Financial Institutions*

Mayra Kariem

Exhibit B

STATE OF ARIZONA
Department of Insurance and Financial Institutions
FILED ___ November 12 __, 2024 by MK

1 KRISTIN K. MAYES
Attorney General
2 Firm Bar No. 14000
3 Lynette Evans
State Bar No. 021069
4 Assistant Attorney General
Public Law Section
5 2005 N. Central Ave.
Phoenix, Arizona 85004
6 Telephone: (602) 542-7701
E-mail: Lynette.Evans@azag.gov
7 Attorney for the Arizona Department of Insurance
and Financial Institutions

8 STATE OF ARIZONA
9 DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

10
11 In the Matter of:

No. 24A-052-INS

12 **MICHAEL URIBE**
(National Producer No. 18878227)

MOTION FOR DEFAULT

13 and

14 **MICHAEL URIBE, LLC**
15 (National Producer No. 20317625)

16 Respondents

17 The Arizona Department of Insurance and Financial Institutions (“Department”), by
18 and through undersigned counsel, hereby requests that the Findings of Fact and Conclusions
19 of Law set forth in the Notice of Hearing and incorporated herein by reference be entered in
20 this matter, deeming Michael Uribe and Michael Uribe, LLC (“Respondents”) in default,
21 deeming the allegations set forth in the Notice as true, and ordering that Respondents’
22 insurance license be revoked.

23
24 On October 15, 2024, a Notice of Hearing and Complaint (“Notice”) was filed in this
25 matter and served upon Respondents at their mailing address of record via regular mail and
26

1 certified mail pursuant to A.R.S. § 41-1092.04. The Notice was also sent to Respondents via
2 their e-mail address of record.

3 Respondents had twenty (20) days from the date of issuance of the Notice to file a
4 written answer to the allegations contained therein pursuant to Arizona Administrative Code
5 (“A.A.C”) R20-6-106. As of the date of this Motion, Respondents have not filed an answer
6 nor have they appeared through counsel. Rule 20-6-106(D) of the Arizona Administrative
7 Code provides that if an answer is not timely filed, the Respondents shall be deemed in
8 default and the Director may deem the allegations set forth in the Notice of Hearing as true
9 and take whatever action is appropriate including revoking the license.
10

11 The allegations supporting the Notice of Hearing are as follows:

12 1. The Department first issued an Arizona non-resident insurance producer
13 license, National Producer Number 18878227, with lines of authority in: (1) accident and
14 health or sickness, and (2) life insurance to Uribe on August 21, 2018. The license is
15 scheduled to expire on August 31, 2026.
16

17 2. The Department issued an Arizona non-resident insurance producer license,
18 National Producer Number 20317625, with a line of authority in accident and health or
19 sickness insurance to Uribe LLC on September 13, 2022. The license is scheduled to expire
20 on September 30, 2026. Uribe is the owner and designated responsible licensed producer of
21 Uribe LLC.
22

23 3. Uribe’s and Uribe LLC’s addresses of record with the Department are: 210
24 Gerry Street, Reading, Pennsylvania 19611-1822 (business and mailing) and
25 therealmichaeluribe@gmail.com (e-mail).
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UnitedHealthcare Insurance Company Termination Notice Referral

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4. On July 3, 2023, the Department received notice from UnitedHealthcare Insurance Company (“UHC”) that Uribe had been terminated for cause in the state of Arizona.

5. UHC alleged that numerous Individual and Family Plan (“IFP”) enrollment applications were submitted with false member phone numbers and email addresses which connected to Uribe’s agency, HealthSolution Providers. One of these applications involved Arizona consumer, Mireya Duarte (“Duarte”).

6. UHC’s Investigative Report included the following information:

a. On September 16, 2022, UHC received an application for Duarte for a UHC Silver-C Value Plus Plan (the “Plan”). The phone number listed for Duarte on the application had a (786) area code and the email address was mireyduarte5@healthsolutionproviders.com. The Plan became effective October 1, 2022.

b. On November 4, 2022, a caller contacted UHC Member Services (“Member Services”) to verify Duarte’s Plan. The call came from the phone number (786) 686-0449, which was agent Michael Uribe’s business contact phone number on file in the UHC internal system.

c. On January 17, 2023, Duarte called Member Services stating “she had already cancelled the plan, but she kept receiving notifications.” Member Services confirmed the Plan was still active and connected her call to the Marketplace for assistance in cancelling the Plan.

1 d. On January 25, 2023, Duarte called Member Services to inquire if the
2 Plan was cancelled “as she requested since October.” Member Services transferred her call to
3 the Marketplace.

4 e. UHC’s internal system showed that also on January 25, 2023, Duarte
5 submitted a complaint to the Marketplace. “[Duarte] stated she spoke with a representative
6 from AZONEX who did an application for her for 2022. [Duarte] stated...she did not need
7 coverage...she just wanted to see prices of plans, and was told she needed to do an
8 application. [Duarte] stated that when they were telling her about plans, they enrolled her in
9 a United Healthcare plan when she already had coverage for the rest of the year through her
10 parents’ Blue Cross Blue Shield plan...[Duarte] stated that she was not aware that she was
11 signed up for a United Healthcare plan, and that she stayed active because she thought all
12 plans were cancelled.”
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15 f. Duarte called Member Services again on February 27, 2023 stating “that
16 she had wanted to cancel her policy since October 2022...that she is getting billed.” Duarte
17 stated “she did a ‘fraud thing’ back on January 25, 2023, and that she did a case with the
18 Marketplace.”
19

20 g. UHC’s internal system showed “the calls made to Member Services on
21 January 17, 2023, January 25, 2023, and February 27, 2023 appear to have originated from
22 the phone number provided by member Mireya Duarte in her complaint to the Ethics team,
23 480-861-4680.”
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h. On May 24, 2023, UHC Compliance Investigations Unit interviewed Uribe, who confirmed he was the agency principal for HealthSolution Providers and that he was a contracted agent with United Healthcare.

7. HealthSolution Providers is not licensed by the Department or registered with the Arizona Corporation Commission.

8. On April 25, 2024, the Department sent an email to Uribe requesting a written response to UHC’s allegations that he submitted IFP applications with false member phone numbers and email addresses. The email also asked that he include a detailed report of his contact history with Duarte, his employment history with UHC, his perspective on the allegations made against him, and his availability for an on-the-record interview.

9. Uribe did not respond to the email.

10. On May 16, 2024, the Department issued a Subpoena Duces Tecum to Uribe’s mailing address and email address on record requiring that he provide a written response, records, and appear for an on-the-record interview.

11. Uribe did not respond and the certified mailing envelope containing the Subpoena was returned as “Return to Sender, Attempted – Not Known, Unable to Forward.”

12. On June 12, 2024, the Illinois Department of Insurance revoked Uribe’s non-resident insurance producer license for “failing to provide the requested documents or any meaningful response” thereby demonstrating “incompetence and untrustworthiness in the conduct of business in this State.”

13. Uribe did not disclose this disciplinary action to the Department as required.

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CONCLUSIONS OF LAW

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14. The Director has jurisdiction over this matter.

15. A business entity must have an individually licensed insurance producer who is designated as responsible for the business entity's compliance with the insurance laws of this state, pursuant to A.R.S. § 20-285(C)(3).

16. Uribe's conduct, as described above, constitutes a violation of Title 20 or any rule, subpoena or order of the Director under A.R.S. § 20-295(A)(2).

17. Uribe's conduct, as described above, constitutes using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere, within the meaning of A.R.S. § 20-295(A)(8).

18. Uribe's conduct, as described above, constitutes, having an insurance producer license, or its equivalent, denied, suspended or revoked in any state, province, district or territory, within the meaning of A.R.S. § 20-295(A)(9).

19. Uribe's conduct, as described above, constitutes failing to report, within 30 days after the final disposition of the matter, any administrative action taken against the producer in another jurisdiction, within the meaning of A.R.S. § 20-301(A).

20. Grounds exist for the Director to suspend, revoke or refuse to renew Respondents' insurance producer license pursuant to A.R.S. §§ 20-285(C)(3), 20-295(A)(2), (A)(8), (A)(9) and 20-301(A).

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Based upon the foregoing, the Department respectfully requests that the allegations set forth in the October 15, 2024 Notice of Hearing and Complaint be deemed admitted and that Respondents' insurance license be revoked.

RESPECTFULLY SUBMITTED this 12th day of November, 2024.

KRISTIN K. MAYES, Attorney General

By /s/ Lynette Evans
Lynette Evans, Assistant Attorney General
Attorney for the Arizona Department of Insurance
and Financial Institutions

COPY of the foregoing electronically filed this 12th day of November, 2024 with:

Barbara D. Richardson, Cabinet Executive Officer
c/o of Deian Ousounov, Chief Financial Deputy Director
Arizona Department of Insurance and Financial Institutions

COPY of the foregoing emailed this same date to:

Alena Caravetta, Regulatory Legal Affairs Officer
Ana Starcevic, Project Specialist
Mayra Keim, Insurance Analyst
Rachel Smith, Insurance Analyst/Investigator
Arizona Department of Insurance and Financial Institutions

Michael Uribe
Michael Uribe LLC
therealmichaeluribe@gmail.com
Respondents

1 **COPY** of the foregoing mailed this same date to:

2 Michael Uribe
3 Michael Uribe LLC
4 210 Gerry St.
5 Reading, PA 19611
6 *Respondents*

7 /s/ S. Hack

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