

STATE OF ARIZONA
Department of Insurance and Financial Institutions
FILED April 28, 2025 by AS

STATE OF ARIZONA

DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

In the Matter of:

No. 25A-048-INS

CARL ROSNY HENRY

CONSENT ORDER

(National Producer No. 17608632)

Respondent.

The Arizona Department of Insurance and Financial Institutions (“Department”) has received evidence that Carl Rosny Henry (“Carl Henry” or “Respondent”), violated provisions of Arizona Revised Statutes (“A.R.S.”) Title 20. Respondent wishes to resolve this matter without the commencement of formal proceedings, and admits the following Findings of Fact are true, and consents to the entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

1. Respondent was at all material times licensed as an Arizona non-resident insurance producer, National Producer Number 17608632, with lines of authority in life and accident and health or sickness insurance. The Department first licensed Respondent on January 5, 2023. Respondent’s license is scheduled to expire on December 31, 2026.

2. Respondent’s business and mailing address of record with the Department is 18117 Biscayne Blvd., # 1584, Aventura, FL 33160-2535 (business and mailing) and chenry@diversitylifegroup.com.

1 3. In January 2023, the Department received a complaint from three (3) Arizona
2 consumers alleging that Francois Henry, National Producer Number 19213428, enrolled
3 them in a health insurance plan or made changes to an existing policy without their
4 knowledge or consent.

5 4. The Department commenced an investigation into these allegations.

6 5. As part of the investigation, on or about March 13, 2023, the Department
7 conducted an on-the-record interview with an individual whom the Department's
8 investigators believed to be Francois Henry. The person who appeared for the interview
9 provided his date of birth, the last four digits of his social security number, and a copy of his
10 Florida Driver's License to confirm his identity. The Department's investigators advised,
11 whom the believed to be Francois Henry, that his contact information on the record with the
12 Department was not current and he needed to update it.

13 6. Following the interview, the Department's investigators were uncertain if the
14 person they interviewed was, in fact, Francois Henry, as they noticed a considerable
15 disparity in physical appearance between the person they interviewed and the person
16 pictured on the Florida Driver's License.

17 7. Upon further investigation, including an Internet search, the Department's
18 investigator located a LinkedIn¹ page of the person who appeared as Francois Henry at the
19 interview and determined that the person's name was Carl Henry. The Department also
20 found that Carl Henry is Francois Henry's brother.

21 8. On or about February 3, 2025, the Department sent email correspondence to
22 _____

¹ <https://www.linkedin.com/in/carl-henry-b8bb111a4> (last visited on March 16, 2025).

1 Carl Henry and his brother, Francois Henry, to notify them of the ongoing investigation and
2 requested their separate responses to the following:

- 3 • The Department requested, in part, that Carl Henry explain the
4 impersonation of his brother at the Department’s interview.
- 5 • The Department requested, in part, that Francois Henry explain his
6 failure to appear before the Department for the interview.

7 9. On or about February 12, 2025, Carl Henry responded to the Department
8 stating that the email correspondence with the Department was completed by Francois
9 Henry² but that Francois Henry “felt extremely nervous and intimidated with the video
10 interview request” and “at that time I felt the best thing to do was to protect my little brother
11 as I have always done and join the call as him.”

12 10. On or about February 13, 2025, Francois Henry responded to the Department
13 stating, in part, “I failed to appear for the interview because I was scared of answering a
14 question incorrectly and it impacting my state of Arizona license. I spoke to my brother
15 about the interview and how nervous I was about it, as it was the only complaint I have ever
16 dealt with. My brother saw my concern and suggested to take the call for me as a way to
17 assist.”

18 **CONCLUSIONS OF LAW**

19 5. The Director has jurisdiction over this matter.

20 6. Respondent’s conduct, as described above, constitutes a violation of Title 20
21 or any rule, subpoena or order of the Director. A.R.S. § 20-295(A)(2).

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² The Department conducted a separate investigation into Francois Henry misconduct as

CONSENT TO ORDER

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1. Respondent acknowledges that they have been served with a copy of the foregoing Consent Order in the above-referenced matter, have read it, are aware of their right to an administrative hearing in this matter and have knowingly and voluntarily waived that right.

2. Respondent accepts the personal and subject matter jurisdiction of the Department over them in this matter.

3. Respondent acknowledges that no promise of any kind or nature has been made to induce them to sign the Consent to Order and they have done so knowingly and voluntarily.

4. Respondent acknowledges and agrees that the acceptance of this Consent to Order by the Director is solely to settle this matter and does not preclude the Department from instituting other proceedings as may be appropriate now or in the future. Furthermore, and notwithstanding any language in this Consent Order, this Consent Order does not preclude in any way any other state agency or officer or political subdivision of this state from instituting proceedings, investigating claims, or taking legal action as may be appropriate now or in the future relating to this matter or other matters concerning Respondent, including but not limited to violations of Arizona’s Consumer Fraud Act. Respondent acknowledges that, other than with respect to the Department, this Consent Order makes no representations, implied or otherwise, about the views or intended actions of any other state agency or officer or political subdivision of the state relating to this matter or other matters concerning Respondent.

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5. Respondent waives all rights to seek an administrative or judicial review or otherwise to challenge or contest the validity of this Consent Order and its accompanying parts before any court of competent jurisdiction.

6. Respondent acknowledges that this Consent Order is an administrative action that the Department will report to the National Association of Insurance Commissioners (NAIC). Respondent further acknowledges that they must report this administrative action to any and all states in which Respondent holds an insurance license and must disclose this administrative action on any license application.

04-25-2025
DATE



CARL ROSNY HENRY
(NATIONAL PRODUCER NUMBER 17608632)

1 **COPY** of the foregoing delivered via email
this 28th day of April, 2025, to:

2 Carl Rosny Henry
3 13212 Old Biscayne Dr, Apt 1903
4 Homestead, FL 33033-7409
5 chenry@diversitylifegroup.com
6 Respondent

7 **COPY** of the foregoing delivered/mailed same date, to:

8 Alena Caravetta, Regulatory Legal Affairs Officer
9 Ana Starcevic, Project Specialist
10 Wendy Greenwood, Chief Investigator
11 Catherine O'Neil, Consumer Regulatory Affairs Officer
12 Steven Fromholtz, Division Manager, Licensing
13 Linda Lutz, Legal Assistant, Licensing
14 Aqueelah Currie, Licensing Supervisor
15 Arizona Department of Insurance and Financial Institutions
16 100 North 15th Avenue, Suite 261
17 Phoenix, Arizona 85007-2630

18 *Ana Starcevic* _____
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