

AUG 30 2017

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

DEPT OF INSURANCE  
BY MS

In the Matter of:

**SANORA, MABY JANNETT**  
(National Producer Number 16751286)  
(Legacy AZ Number 1025130)

No. 16A-123-INS

**CONSENT ORDER**

**Respondent.**

The State of Arizona Department of Insurance ("Department") has received evidence that **Maby Jannett Sanora** violated provisions of Title 20, Arizona Revised Statutes (A.R.S.). Respondent wishes to resolve this matter without the commencement of formal proceedings, 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. Maby Jannett Sanora ("Sanora" or "Respondent") was, at all material times, licensed as an Arizona resident accident/health and life insurance producer, Arizona license number 1025130, which expires on February 29, 2020.

2. Sanora's address of record is: 6659 S. Via Vista De Santa Cruz, Tucson, Arizona 85746 (business) and 3481 W. Avenida Sombra, Tucson, Arizona 85746 (mailing).

**APPLICATIONS FOR INSURANCE**

3. On or about December 4, 2015, American Family Life Assurance Company of Columbus ("AFLAC") made a referral to the Department informing it that Sanora had submitted a total of sixty (60) life and disability policies to a bogus/nonexistent business. AFLAC's referral stated that forty-seven (47) of the policies lapsed with no premium received.

1 4. On February 24, 2016, the Department mailed a Subpoena Duces Tecum  
2 ("Subpoena") to Sanora requesting her appearance at the Department on March 9, 2016 to  
3 surrender the specified documents and to give testimony regarding the referral received from  
4 AFLAC.

5 5. On March 9, 2016, during the Examination Under Oath ("EUO"), Sanora admitted  
6 that she submitted applications for life and disability insurance to AFLAC for approximately 9  
7 individuals who she indicated were employees of Gavard Hair Salon ("Gavard"). Sanora  
8 admitted that she previously owned Gavard however the business had not been in operation  
9 since approximately 2008.

10 6. The Arizona Board of Cosmetology's website confirmed that Gavard's business  
11 license expired July 12, 2007 and that Sanora's individual license expired February 26, 2010.

12 7. Sanora admitted during the EUO that she was unable to comply with the  
13 subpoena to provide her agent files regarding Gavard because the business did not exist at  
14 the time the applications were submitted to AFLAC. Sanora also admitted that she did not  
15 retain any of the applications for coverage that she submitted to AFLAC.

16 8. During the EUO, Sanora admitted the applicants were family members and  
17 friends and that she was aware prior to the submission of the applications that most of the  
18 individuals were unable to pay for or afford the premium for the insurance coverage for which  
19 they applied.

#### 20 CONCLUSIONS OF LAW

21 1. The Interim Director has jurisdiction over this matter.

22 2. Respondent's conduct, as described above, constitutes a failure to keep at the  
23 insurance producer's principal place of business the usual and customary records that pertain  
24

1 to transactions under the insurance producer's license, within the meaning of A.R.S. § 20-  
2 290(A).

3           3.     Respondent's conduct, as described above, constitutes violating any  
4 provision of Title 20 or any rule, subpoena or order of the director, within the meaning of A.R.S.  
5 § 20-295(A)(2).

6           4.     Respondent's conduct, as described above, constitutes intentionally  
7 misrepresenting the terms of an actual or proposed insurance contract or application for  
8 insurance, within the meaning of A.R.S. § 20-295(A)(5).

9           5.     Respondent's conduct, as described above, constitutes presenting any oral or  
10 written statement, including computer generated documents to an insurer that contains untrue  
11 statements of material fact or that fails to state any material fact with respect to an application  
12 for the issuance or renewal of an insurance policy, within the meaning of A.R.S. § 20-  
13 463(A)(1)(a).

14           6.     Grounds exist for the Interim Director to suspend, revoke, or refuse to renew  
15 Respondent's insurance license pursuant to A.R.S. § 20-295(A).

16           7.     Grounds exist for the Interim Director to, in addition to any suspension,  
17 revocation or refusal to renew a license, order the licensee to provide restitution to any party  
18 injured by the licensee's action, pursuant to A.R.S. § 20-295(F).

19 ...

20 ...

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23 ...


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1 **ORDER**

2 IT IS HEREBY ORDERED THAT:

3 Respondent's license, National Producer number 16751286, is revoked effective  
4 immediately upon entry of this order.

5  
6 DATED AND EFFECTIVE this 25<sup>th</sup> day of August, 2017.

7  
8   
9 Leslie R. Hess  
Interim Director

10 **CONSENT TO ORDER**

11 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law  
12 and Order.

13 2. Respondent admits the jurisdiction of the Director of Insurance, State of Arizona,  
14 and admits the foregoing Findings of Fact and consent to the entry of the foregoing  
15 Conclusions of Law and Order.

16 3. Respondent is aware of her right to notice and to a hearing, at which she may be  
17 represented by counsel, present evidence and examine witnesses. Respondent irrevocably  
18 waives her right to such notice and hearing and to any court appeals relating to this Consent  
19 Order.

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

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

5           6.     Respondent acknowledges that this Consent Order is an administrative action  
6 that the Department will report to the National Association of Insurance Commissioners (NAIC)  
7 and that she may have to report this administrative action on any future licensing applications  
8 either to the Department or other states' Departments of Insurance.

9  
10           8/23/2017

Date




Maby Jannett Sanora (National Producer # 16751286)

11 COPIES of the foregoing mailed/delivered  
12 this 30<sup>th</sup> day of August, 2017, to:

13 Maby Jannett Sanora  
14 3481 W. Avenida Sombra  
15 Tucson, Arizona 85746  
16 Respondent

17 Mary Kosinski, Executive Assistant for Regulatory Affairs  
18 Catherine M. O'Neil, Consumer Legal Affairs Officer  
19 Steven Fromholtz, Assistant Director, Consumer Protection Division  
20 Gloria Barnes-Jackson, Supervisor, Consumer Protection Division  
21 Department of Insurance  
22 2910 North 44<sup>th</sup> Street, Suite 210  
23 Phoenix, AZ 85018

24  
  
Maidene Scheiner  
6159281