

DEC 21 2023

DEPT OF INSURANCE &
FINANCIAL INSTITUTIONS

STATE OF ARIZONA

DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

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In the Matter of an Appeal by:

STEPHEN C. YOUNGER

Petitioner.

No. 23A-097 - INS

CONSENT ORDER

The Arizona Department of Insurance and Financial Institutions (“Department”) has received evidence that Stephen C. Younger (“Petitioner”) violated provisions of Arizona Revised Statutes (“A.R.S.”) Title 20. Petitioner 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. On or about August 30, 2023, Petitioner submitted an application to the Department for an Arizona insurance producer license through the National Insurance Producer Registry (the “Application”).

2. While completing the Application, under Background Questions, Petitioner answered “No” to the following question, quoted in part, “[h]ave you ever been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor?”

3. Petitioner answered “Yes” to the Attestation section of the Application.

1 4. Petitioner’s criminal background check revealed in or about 2010 Petitioner
2 was convicted of a reckless driving or related, a misdemeanor.

3 5. On or about August 31, 2023, the Department sent a letter to Petitioner
4 requesting court records related to the 2010 conviction.

5 6. Petitioner failed to respond to the Department’s request.

6 7. On or about September 24, 2023, the Department sent a letter to Petitioner
7 informing him that his license application was denied due to “[p]roviding incorrect,
8 misleading, incomplete or materially untrue information in the license application” and/or
9 “[o]btaining or attempting to obtain a license through misrepresentation or fraud.”

10 8. On or about November 21, 2023, Petitioner appealed the Department’s denial
11 and requested an informal settlement conference (“ISC”).

12 9. The ISC was held on or about November 27, 2023, during which the parties
13 agreed to a settlement.

14 **CONCLUSIONS OF LAW**

15 10. The Director has jurisdiction over this matter.

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

18 12. Petitioner’s conduct, as described above, constitutes providing incorrect and
19 incomplete information in the license application. A.R.S. § 20-295(A)(1).

20 13. Grounds exist for the Director to deny an insurance producer license. A.R.S.
21 § 20-295(A).

22 14. Grounds exist, in addition to or instead of any suspension or revocation for the

1 Director to impose a civil penalty of not more than \$250.00 for each unintentional failure or
2 violation up to an aggregate civil penalty of \$2,500.00, or impose a civil penalty of not more
3 than \$2,500.00 for each intentional failure or violation, up to an aggregate civil penalty of
4 \$15,000.00. A.R.S. § 20-295(F).

5 **ORDER**

6 **IT IS HEREBY ORDERED THAT:**

7 Stephen C. Younger shall immediately pay to the Department a civil money penalty
8 in the amount of one hundred fifty dollars (\$150.00).

9

10 Effective this 27th day of December, 2023.

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Barbara D. Richardson

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Barbara D. Richardson
Cabinet Executive Officer
Executive Deputy Director
Arizona Department of Insurance and Financial Institutions

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CONSENT TO ORDER

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2 1. Petitioner acknowledges that it has been served with a copy of the foregoing
3 Consent Order in the above-referenced matter, has read it, is aware of its right to an
4 administrative hearing in this matter and has knowingly and voluntarily waived that right.

5 2. Petitioner accepts the personal and subject matter jurisdiction of the
6 Department over it in this matter.

7 3. Petitioner acknowledges that no promise of any kind or nature has been made
8 to induce it to sign the Consent to Order and it has done so knowingly and voluntarily.

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

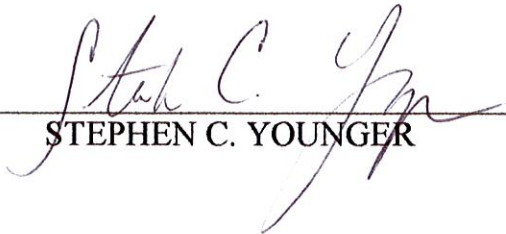
21 5. Petitioner acknowledges and agrees that failure to correct the violations set
22 forth above in this Consent Order, or any repeat findings of the above violations in the

1 future, can result in disciplinary action which may include a greater civil money penalty and
2 suspension or revocation of its license.

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

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

11
12 12/18/2023
DATE


STEPHEN C. YOUNGER

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COPY of the foregoing delivered via email
this 27th day of December, 2023, to:

Stephen C. Youger
threetransams@hotmail.com
Petitioner

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

Deian Ousounov, Assistant Director
Ana Starcevic, Paralegal Project Specialist
Cathy O’Neil, Consumer Regulatory Affairs Officer
Steven Fromholtz, Division Manager, Licensing
Linda Lutz, Legal Assistant, Licensing
Aqueelah Currie, Licensing Supervisor
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Ana Starcevic
