STATE OF ARIZONA FILED

MAY 16 2006

STATE OF ARIZONA DEPARTMENT OF INSURANCE

No. 06A-052-INS

CONSENT ORDER

DEP	T OF INSURANCE
BY.	

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In the Matter of:

Respondent.

CRYSTAL JOY LEE,

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On April 13, 2006, the State of Arizona, Department of Insurance (the "Department"), issued a Notice of Hearing in the matter of CRYSTAL JOY LEE ("Lee" or "Respondent"). Lee wishes to waive her right to a hearing and resolve this matter. Lee admits the following Findings of Fact are true and consents to the entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

- Lee was at all material times licensed as a non-resident property and casualty producer, Arizona license number 116157, which license expires June 30, 2007.
- Lee's mailing addresses of record with the Department are: c/o United
 Services Automobile Association, One N. Norterra Drive, Phoenix, Arizona 85027
 (business); 5428 N. Ormondo Way, Litchfield Park, Arizona 85340 (residence).
- 3. On November 25, 2005, Lee filed a Clearance Letter Request Form notifying the Department that she was relocating to Texas and requesting that her Arizona license be changed from resident to non-resident status.
- 4. On December 6, 2005, the Department issued a Clearance Letter canceling Lee's resident license and issuing a notification that the licensee's ability to transact insurance as a non-resident is contingent upon the licensee submitting a certification of license status from the new home state within 30 days of becoming licensed in that state.

- 5. Lee became licensed in her home state of Texas on or about March 1, 2006.
- 6. Lee failed to provide a certification of licensure from her new resident state within 30 days of becoming licensed there.
- 7. Lee failed to provide a new mailing, business, and residence address to the Department within 30 days of relocating.

CONCLUSIONS OF LAW

- 1. The Department has jurisdiction over this matter.
- 2. Lee's conduct as described above constitutes the violation of the requirement that an applicant provide a certification of licensure from the new resident state within 30 days of becoming licensed in the new home state, a violation of A.R.S. § 20-287(B).
- 3. Lee's conduct as described above constitutes the violation of the requirement that a licensee inform the Department in writing within 30 days of any change in the licensee's residential or business address in violation of A.R.S. § 20-286(C)(1).
- 4. Lee's conduct as described above constitutes the violation of any provision of A.R.S. Title 20 within the meaning of A.R.S. § 20-295(A)(2).
- 5. Grounds exist for the Director to revoke Lee's insurance license and/or impose a civil penalty pursuant to A.R.S. §§ 20-295(A) and (F).

ORDER

IT IS ORDERED:

- Lee is assessed a civil penalty in the amount of \$ 100.00 due and payable upon return of the Consent Order.
- 2. Lee will surrender her non-resident insurance producer's license, Arizona license number 116157, by completing a Voluntary Surrender of Insurance License Form and returning it to the Department with the Consent Order.
- 3. Lee's failure to comply with the terms of this Consent Order will result in the revocation of her non-resident insurance producer's license, Arizona license number

116157.

DATED AND EFFECTIVE this $15^{\frac{7L}{L}}$ day of $\frac{May}{L}$, 2006.

Christina Urias, Director

Arizona Department of Insurance

CONSENT TO ORDER

- Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law and Order.
- Respondent admits the jurisdiction of the Director of Insurance, State of Arizona, and admits the foregoing Findings of Fact and consents to the entry of the foregoing Conclusions of Law and Order.
- 3. Respondent is aware of her right to notice and a hearing at which it may be represented by counsel, present evidence and cross-examine witnesses. Respondent irrevocably waives her right to a hearing and to any court appeals relating to this Consent Order.
- 4. Respondent states that no promise of any kind or nature, except as expressly contained in this Consent Order, was made to her to induce her to enter into this Consent Order, and that she has entered into this Consent Order voluntarily.
- 5. Respondent acknowledges that the acceptance of this Consent Order by the Director is solely to settle this matter against her and does not preclude any other agency, officer or subdivision of this state from instituting civil or criminal proceedings as may be appropriate now or in the future nor does it preclude the Department from instituting civil or criminal proceedings as may be appropriate in the future.
 - 6. Respondent agrees that if she fails to comply with the terms of this Consent

revoked.
Date: 5/9/06 (riphl to the
Crystal Joy Lee
CODY of the foregoing mailed this
COPY of the foregoing mailed this 16th of May, 2006, to:
Lewis Kowal, Administrative Law Judge
Office of Administrative Hearings 1400 W. Washington, Suite 101
Phoenix, Arizona 58007
Mary Kosinski, Executive Assistant for Regulatory Affairs Steve Fromholtz, Licensing Supervisor Arizona Department of Insurance
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Crystal Joy Lee
7819 Bent Branch San Antonio, TX 78250 Respondent
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