

MAY 16 2006

DEPT OF INSURANCE
BY CB

STATE OF ARIZONA
DEPARTMENT OF INSURANCE

In the Matter of:

CRYSTAL JOY LEE,

Respondent.

No. 06A-052-INS

CONSENT ORDER

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

1. 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.

2. 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.

1 116157.

2 DATED AND EFFECTIVE this 15th day of May, 2006.

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Christina Urias, Director
Arizona Department of Insurance

CONSENT TO ORDER

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

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2. Respondent admits the jurisdiction of the Director of Insurance, State of
11 Arizona, and admits the foregoing Findings of Fact and consents to the entry of the
12 foregoing Conclusions of Law and Order.

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3. Respondent is aware of her right to notice and a hearing at which it may be
14 represented by counsel, present evidence and cross-examine witnesses. Respondent
15 irrevocably waives her right to a hearing and to any court appeals relating to this Consent
16 Order.

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

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5. Respondent acknowledges that the acceptance of this Consent Order by the
21 Director is solely to settle this matter against her and does not preclude any other agency,
22 officer or subdivision of this state from instituting civil or criminal proceedings as may be
23 appropriate now or in the future nor does it preclude the Department from instituting civil or
24 criminal proceedings as may be appropriate in the future.

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6. Respondent agrees that if she fails to comply with the terms of this Consent

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1 Order, her nonresident insurance producer's license, Arizona license number 116157, is
2 revoked.

3 Date: 5/9/06
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Crystal Joy Lee

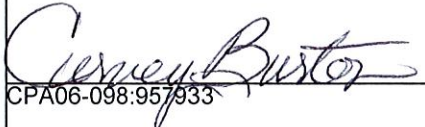
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6 COPY of the foregoing mailed this
7 16th of May, 2006, to:

8 Lewis Kowal, Administrative Law Judge
9 Office of Administrative Hearings
10 1400 W. Washington, Suite 101
11 Phoenix, Arizona 58007

12 Mary Kosinski, Executive Assistant for Regulatory Affairs
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22 Crystal Joy Lee
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25 Respondent

26 
CPA06-098:957933