

FEB 1 2007

DEPT OF INSURANCE  
BY [Signature]

STATE OF ARIZONA  
DEPARTMENT OF INSURANCE

In the Matter of: )

GAYLE CRAWFORD, )

Respondent. )

No. 07A-024-INS

CONSENT ORDER

The State of Arizona Department of Insurance ("Department") has received evidence that Gayle Crawford ("Respondent") has violated provisions of Title 20, Arizona Revised Statutes. 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. Respondent is and was, at all times material, licensed as a resident property, casualty, life and accident / health insurance producer, Arizona license number 505846, which expires on April 30, 2010.
2. At all times material, American Family Insurance contracted with Respondent.
3. Between 2003 and in July 2006, during the course of transacting insurance for American Family Insurance ("American Family"), Respondent received \$17,681.10 in premium payments ("the premium payments") on behalf 22 of American Family's Arizona clients.
4. Respondent failed to remit the full premium payments to American Family at the time collected. Instead Respondent paid the premiums on a monthly basis. Respondent converted portions of the premium payments to her own use due to a gambling problem.
5. American Family has maintained coverage for all of the affected clients.



1 **CONSENT TO ORDER**

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

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

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

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

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

18 1/26/07  
19 Date

20 Gayle Crawford  
21 Gayle Crawford  
22 License Number 505846  
23

1 COPIES of the foregoing mailed/delivered  
2 this 1st day of February, 2007, to:

3 Carlos L. Estrada  
4 5134 N. Central Ave., Suite 102  
5 Phoenix, AZ 85012-1476

6 Gayle Crawford  
7 18014 N. 2<sup>nd</sup> Drive  
8 Phoenix, AZ 85023

9 Mary E. Kosinski, Executive Assistant for Regulatory Affairs  
10 Catherine M. O'Neil, Consumer Legal Affairs Officer  
11 Steve Fromholtz, Licensing Supervisor  
12 Arnold Sniegowski, Investigations Supervisor  
13 Bob Hill, Investigator  
14 Department of Insurance  
15 2910 North 44<sup>th</sup> Street, Suite 210  
16 Phoenix, Arizona 85018

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18 Curvey Walters Burton  
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