

1 **CONCLUSIONS OF LAW**

2 1. The conduct alleged in the Notice constitutes grounds for the Director to
3 suspend, revoke or refuse to renew Respondent's license to transact insurance in Arizona,
4 pursuant to A.R.S. §20-295(A).

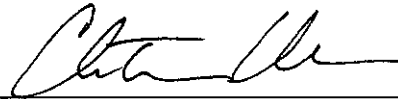
5 **ORDER**

6 IT IS ORDERED:

7 1. The insurance license held by Respondent is revoked effective upon the
8 issuance of this Order.

9 2. The hearing set for April 23, 2008 at 9:00 a.m. shall be vacated.

10 DATED this 14th day of April, 2008.

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13 _____
14 CHRISTINA URIAS, Director
Arizona Department of Insurance

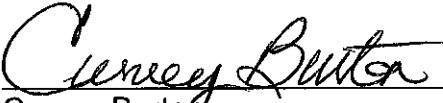
15 COPY of the foregoing mailed this
16 15th day of April, 2008 to:

17 Lewis Kowal, Administrative Law Judge
18 Office of Administrative Hearings
1400 West Washington, Suite 101
Phoenix, Arizona 85007

19 Steven Fromholtz, Licensing Supervisor
20 Mary Butterfield, Assistant Director
21 Catherine O'Neil, Legal Affairs
Mary Kosinski, Executive Assistant for Regulatory Affairs
22 Arizona Department of Insurance
2910 North 44th Street, Suite 210
Phoenix, Arizona 85018

23 Joshua Scott Bryant
24 10201 South 51st Street
Phoenix, Arizona 85041
25 Respondent
26

1 Joshua Scott Bryant
2 3224 West Wayland Drive
3 Phoenix, Arizona 85041

3 
4 Curvey Burton

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MAR 19 2008

DEPT OF INSURANCE
BY CB

STATE OF ARIZONA
DEPARTMENT OF INSURANCE

In the Matter of:

JOSHUA SCOTT BRYANT
(License number 889111)

Respondent

Docket No. 08A-033-INS

NOTICE OF HEARING

**(Administrative Law Judge
Lewis Kowal)**

PLEASE TAKE NOTICE that the above-captioned matter will be heard before the Director of Insurance of the State of Arizona (the "Director") or her duly designated representative on **April 23, 2008, at 9:00 a.m., at the Office of Administrative Hearings, 1400 West Washington, Suite 101, Phoenix, Arizona 85007**¹.

If you wish to continue this hearing to another date, you must file a motion in writing with the Office of Administrative Hearings not less than 15 days before the scheduled hearing date. Please send it to the attention of the Administrative Law Judge ("ALJ") and include the docket number listed above. You must also mail or hand-deliver a copy of any motion to continue to the Department of Insurance on the same date you file it with the Office of Administrative Hearings.

You are not required to have an attorney represent you. However, if you are represented, your attorney must be licensed to practice law in the State of Arizona. An insurance company may be represented by a corporate officer. A.R.S. § 20-161(B).

You are entitled to be present during the giving of all evidence and you will have a reasonable opportunity to inspect all documentary evidence, examine witnesses, present evidence that supports your case and to request that the ALJ issue subpoenas to compel the attendance of witnesses and production of evidence. A.R.S. §20-164(B).

¹As authorized under Arizona Revised Statutes ("A.R.S.") §§20-161 through and including 20-165 and Title 41, Chapter 6, Article 10 (A.R.S. § 41-1092 *et seq.*).

1 A clear and accurate record of the proceedings will be made either by a court reporter
2 or by electronic means. A.R.S. §41-1092.07(E). If you want a copy of an electronic recording,
3 you must contact the Office of Administrative Hearings at (602) 542-9826. If the hearing was
4 transcribed by a court reporter and you want a copy of the transcript, you must pay the cost of
the transcript to the court reporter or other transcriber

5 If you have questions concerning this Notice of Hearing please direct them to Mary
6 Kosinski, Arizona Department of Insurance, (602) 364-3471, 2910 North 44th Street, Suite 210,
7 Phoenix, Arizona 85018.

NOTICE OF APPLICABLE RULES

8 On January 23, 1992, we adopted the rules of practice and procedure applicable in
9 contested cases before the Director of Insurance. The hearing will be conducted pursuant to
10 these rules. A.A.C. R20-6-101 through R20-6-115.

11 YOU MUST FILE A WRITTEN RESPONSE (ANSWER) TO THE ALLEGATIONS IN
12 THIS NOTICE WITH US WITHIN **20** DAYS AFTER WE ISSUE THIS NOTICE. A.A.C.
13 R20-6-106. YOUR RESPONSE SHOULD STATE YOUR POSITION OR DEFENSE AND
14 SHOULD SPECIFICALLY ADMIT OR DENY EACH ASSERTION IN THE NOTICE. IF YOU
15 DO NOT SPECIFICALLY DENY AN ASSERTION, WE WILL CONSIDER IT ADMITTED. ANY
DEFENSE YOU DO NOT RAISE WILL BE CONSIDERED WAIVED.

16 IF YOU DO NOT FILE YOUR RESPONSE ON TIME, WE WILL CONSIDER YOU IN
17 DEFAULT AND THE DIRECTOR MAY DEEM THE ALLEGATIONS IN THE NOTICE AS
18 TRUE. ACCORDINGLY, WE WILL TAKE WHATEVER ACTION IS APPROPRIATE
19 INCLUDING SUSPENSION, REVOCATION, IMPOSITION OF A CIVIL PENALTY AND
ORDERING RESTITUTION TO ANY INJURED PERSON.

PERSONS WITH DISABILITIES

20 PERSONS WITH DISABILITIES MAY REQUEST REASONABLE
21 ACCOMMODATIONS SUCH AS INTERPRETERS, ALTERNATIVE FORMATS, OR
22 ASSISTANCE WITH PHYSICAL ACCESSIBILITY. REQUESTS FOR ACCOMMODATIONS
23 SHOULD BE MADE AS EARLY AS POSSIBLE TO ALLOW TIME TO ARRANGE THE
ACCOMMODATIONS. IF YOU REQUIRE ACCOMMODATIONS, PLEASE CONTACT THE

1 OFFICE OF ADMINISTRATIVE HEARINGS AT (602) 542-9826.

2 The allegations supporting this Notice of Hearing are as follows:

3 1. Joshua Scott Bryant ("Respondent") is, and was at all material times licensed as
4 a resident life producer, Arizona license number 889111 which expires May 31, 2010.

5 2. Respondent's mailing, business and residence addresses of record with the
6 Department are: 10201 S. 51st Street, Phoenix, Arizona 85041 (business); 3224 W.
7 Wayland Dr., Phoenix, Arizona 85041 (mailing and residence).

8 3. On or about April 11, 2007, the Department issued to Respondent an insurance
9 license as a resident life producer, Arizona license number 889111.

10 4. On July 27, 2007, the Department notified Respondent by mail at his
11 mailing/residence address of record that his fingerprint card had been processed and returned
12 by the Federal Bureau of Investigation ("FBI") as illegible. The Department requested a
13 replacement set of fingerprints along with a completed "Illegible Fingerprint Replacement
14 Form" on or before August 30, 2007.

15 5. On October 9, 2007, the Department sent a second letter to Respondent at his
16 mailing/residence address of record, return receipt requested, notifying him that he had fifteen
17 (15) days to submit a full set of fingerprints to the Department.

18 6. The Post Office returned the October 9, 2007 letter to Respondent's
19 mailing/residence address of record marked as "Unclaimed."

20 7. To date, Respondent has not submitted a full set of fingerprints to the
21 Department.

22 VIOLATIONS

23 8. Respondent's conduct as described above constitutes the violation of the
requirement that an applicant submit a full set of fingerprints to the Department within the
meaning of A.R.S. § 20-285(F)(2).


9. Respondent's conduct as described above constitutes providing incomplete
information in the license application within the meaning of A.R.S. § 20-295(A)(1).

1 Joshua Scott Bryant
3224 W. Wayland Dr.
2 Phoenix, Arizona 85041
Respondent

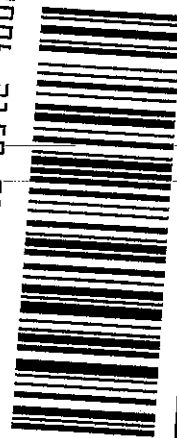
3 COPIES of the foregoing mailed/delivered
4 this 19th day of March, 2008, to:

5 Mary E. Kosinski, Exec. Assistant for Regulatory Affairs
Mary Butterfield, Assistant Director
6 Catherine M. O'Neil, Consumer Legal Affairs Officer
Steven Fromholtz, Licensing Supervisor
7 Department of Insurance
2910 North 44th Street, Suite 210
8 Phoenix, Arizona 85018

9 Lewis Kowal
Administrative Law Judge
10 Office of Administrative Hearings
1400 West Washington, Suite 101
11 Phoenix, Arizona 885007

12 
13 Curvey Walters Burton

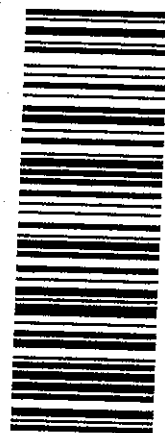
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OF THE RETURN ADDRESS. FOLD AT DOTTED LINE

7006 2150 0004 4520 8352



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OF THE RETURN ADDRESS. FOLD AT DOTTED LINE