

JAN 23 2009

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

DEPT OF INSURANCE  
BY CB

In the Matter of: )  
)  
**HIRAM HERBERT CRAWFORD** )  
)  
)  
Respondent. )

No. 09A-008-INS

**CONSENT ORDER**

The State of Arizona Department of Insurance ("Department") has received evidence that Hiram Herbert Crawford ("Respondent") 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 material times licensed as an Arizona resident accident/health & life insurance producer, Arizona license number 855629, which expires March 31, 2009.

2. Respondent was at all material times employed as a producer for Design Benefit Plans in Mesa, Arizona.

3. On March 12, 2008 Respondent received a \$27.00 check from Mirage Glass and Mirror for a "provider booklet". Respondent never provided the booklet or returned the \$27.00.

4. On April 11, 2008 Respondent received a \$560.89 premium payment from Mirage Glass and Mirror which was never applied to the policies they purchased.

1 **CONCLUSIONS OF LAW**

2 1. The Director has jurisdiction over this matter.

3 2. Respondent's conduct as described above constitutes improperly withholding,  
4 misappropriating or converting any monies or properties received in the course of doing  
5 insurance business within the meaning of A.R.S. §20-295(A)(4).

6 3. Respondent's conduct as described above constitutes demonstrating  
7 incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this  
8 state or elsewhere within the meaning of A.R.S. §20-295(A)(8).

9 4. Grounds exist for the Director to suspend, revoke, or refuse to renew  
10 Respondents' insurance license, impose a civil penalty and/or order restitution pursuant to  
11 A.R.S. §20-295(A) and (F).

12 **ORDER**

13 IT IS HEREBY ORDERED THAT

14 1. Respondent's license is revoked effective immediately upon entry of this Order.

15 DATED AND EFFECTIVE this 21<sup>ST</sup> day of January, 2008.

16  
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18 \_\_\_\_\_  
19 CHISTINA URIAS  
20 Director of Insurance  
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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.

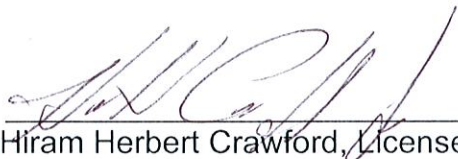
7 3. Respondent is aware of his right to notice and a hearing at which he may be  
8 represented by counsel, present evidence and examine witnesses. Respondent irrevocably  
9 waives his right to such notice and hearing and to any court appeals relating to this Consent  
10 Order.

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 him to induce him to enter into this  
13 Consent Order and that he 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 him 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 6. Respondents acknowledge that this Consent Order is an administrative action  
19 that the Department will report to the National Association of Insurance Commissioners  
20 (NAIC). Respondent further acknowledges that he must report this administrative action to  
21 any and all states in which he holds an insurance license and must disclose this administrative  
22 action on any license application.

23 1-15-2009  
Date

  
Hiram Herbert Crawford, License Number 855629

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COPIES of the foregoing mailed/delivered  
this 23rd day of January, 2009, to:

Hiram Herbert Crawford  
3105 W. Eagle Claw Dr.  
Phoenix, AZ 85082

Mary E. Kosinski, Exec. Assistant for Reg. Affairs  
Catherine M. O'Neil, Consumer Legal Affairs Officer  
Terry Cooper, Assistant Director  
Steve Fromholtz, Licensing Supervisor  
Emily Peñuñuri, Investigator  
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Curvey Waters Burton