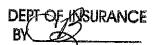
STATE OF ARIZONA FILED

APR 12 2011

STATE OF ARIZONA DEPARTMENT OF INSURANCE



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In the Matter of:

PACKER, KATHRIN RACHAEL

(Arizona License Number 948335)

(National Producer Number 14555728)

Respondent.

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No. 10A-173-INS

FINDINGS OF FACT, CONCLUSIONS OF LAW, AND ORDER

On March 3, 2011, the Arizona Department of Insurance ("Department") issued a Notice of Hearing ("Notice") in the above-captioned matter. A copy of the Notice is attached and incorporated by this reference. The Notice required Respondent to provide a written answer to the allegations set forth in the Notice within twenty (20) days of the issuance. The twenty (20) day deadline for the filing of Respondent's answer to the Notice elapsed on March 21, 2011. As of this date, Respondent has failed to file an answer to the Notice.

On April 1, 2011, counsel for the Department filed a Request for Default. As of this date Respondent has not responded to the Department's request. Pursuant to A.A.C. R20-6-106(D), a party that fails to file an answer within the time provided shall be deemed to be in default and one or more of the allegations in the Notice of Hearing may be deemed to be admitted.

FINDINGS OF FACT

- 1. Notice was proper.
- 2. Respondent is in default.
- 3. The allegations in the Notice are deemed admitted.

CONCLUSIONS OF LAW

- 1. Respondent's conduct, as described above, constitutes failing to report to the director any criminal prosecution of the producer taken in any jurisdiction, in violation of A.R.S. § 20-301.
- 2. Respondent's conduct, as described above, constitutes a violation of Title 20, in violation of A.R.S. § 20-295(A)(2).
- 3. Respondent's conduct, as described above, constitutes obtaining a license through misrepresentation or fraud, in violation of A.R.S. § 20-295(A)(3).
- 4. Respondent's conduct, as described above, constitutes having been convicted of a felony, in violation of A.R.S. § 20-295(A)(6).
- 5. Respondent's conduct, as described above, constitutes using fraudulent, coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere, in violation of A.R.S. § 20-295(A)(8).

Grounds exist to suspend, revoke, or refuse to renew Respondents' insurance licenses, impose a civil penalty and/or order restitution, pursuant to A.R.S. §§ 20-295(A) and (F).

ORDER

- 1. Respondent's insurance producer license is revoked, effective upon the issuance of this Order.
- 2. The hearing set for May 11, 2011, at 8:00 a.m. before Administrative Law Judge, Lewis Kowal shall be vacated.

DATED this // day of fyril , 2011

CHRISTINA URIAS, Director Arizona Department of Insurance

1	COPY of the foregoing mailed this
2	12th day of <u>April</u> , 2011 to:
3	Lewis Kowal, Administrative Law Judge Office of Administrative Hearings
4	1400 West Washington, Suite 101 Phoenix, Arizona 85007
5	Alyse C. Meislik
6	Assistant Attorney General
7	1275 West Washington, Suite 101 Phoenix, Arizona 85007
8	Mary Kosinski, Executive Assistant for Regulatory Affairs
9	Steven Fromholtz, Licensing Director Arizona Department of Insurance
10	2910 North 44th Street, Suite 210 Phoenix, Arizona 85018
11	 Kathrin Rachael Packer
12	c/o Farmer's Insurance 3150 N. Arizona Ave., #108
13	Chandler, Arizona 85225
14	Respondent
15	Kathrin Rachael Packer 16630 E. Barwick Dr.
16	Scottsdale, Arizona 85262 Respondent
17	
18	Currey Buston
19	1693486
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ATTACHMENT NOTICE OF HEARING -

REDACTED. The document contains personal information that may be inappropriate for public disclosure, including names, addresses, contract numbers, amount requested by claimant, final determinations of claim amounts and calculated distribution amounts.