



1 CONCLUSIONS OF LAW

2 1. Respondent's conduct, as described above, constitutes failing to report to the  
3 director any criminal prosecution of the producer taken in any jurisdiction, in violation of  
4 A.R.S. § 20-301.

5 2. Respondent's conduct, as described above, constitutes a violation of Title 20,  
6 in violation of A.R.S. § 20-295(A)(2).

7 3. Respondent's conduct, as described above, constitutes obtaining a license  
8 through misrepresentation or fraud, in violation of A.R.S. § 20-295(A)(3).

9 4. Respondent's conduct, as described above, constitutes having been  
10 convicted of a felony, in violation of A.R.S. § 20-295(A)(6).

11 5. Respondent's conduct, as described above, constitutes using fraudulent,  
12 coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or  
13 financial irresponsibility in the conduct of business in this state or elsewhere, in violation of  
14 A.R.S. § 20-295(A)(8).

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

18 ORDER

19 1. Respondent's insurance producer license is revoked, effective upon the  
20 issuance of this Order.

21 2. The hearing set for May 11, 2011, at 8:00 a.m. before Administrative Law  
22 Judge, Lewis Kowal shall be vacated.

23 DATED this 11<sup>th</sup> day of April, 2011.

24   
25 \_\_\_\_\_  
26 CHRISTINA URIAS, Director  
Arizona Department of Insurance

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26

COPY of the foregoing mailed this  
12th day of April, 2011 to:

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

Alyse C. Meislik  
Assistant Attorney General  
1275 West Washington, Suite 101  
Phoenix, Arizona 85007

Mary Kosinski, Executive Assistant for Regulatory Affairs  
Steven Fromholtz, Licensing Director  
Arizona Department of Insurance  
2910 North 44th Street, Suite 210  
Phoenix, Arizona 85018

Kathrin Rachael Packer  
c/o Farmer's Insurance  
3150 N. Arizona Ave., #108  
Chandler, Arizona 85225  
Respondent

Kathrin Rachael Packer  
16630 E. Barwick Dr.  
Scottsdale, Arizona 85262  
Respondent

  
1693486

**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.