

DEC 27 2010

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

DEPT OF INSURANCE
BY ms

In the Matter of:)
)
TAYLOR, KRYSTAL KAY,)
(Arizona License Number 920224))
(National Producer Number 10871710))
)
Respondent.)
)
)
)

No. 10A-194 - INS

CONSENT ORDER

The State of Arizona Department of Insurance ("Department") has received evidence that **Krystal Kay Taylor** ("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 property, casualty, accident/health, life and variable life and annuities insurance producer, Arizona license number 920224, which expires on February 29, 2012.

2. Respondent, was at all material times, contracted with Country Life Insurance Company and its affiliates ("Country Financial") to transact insurance on its behalf in the state of Arizona.

3. On or about June 29, 2010, Respondent created a fictitious life insurance policy for Jessica Scaramucci based on information she received on a prospective client lead card, affixed a fictitious signature to the policy application and remitted it to Country Financial via electronic transmission. Respondent remitted the premium for this policy to Country Financial

1 via a Western Union money order #14-137041226 dated June 29, 2010. Country Financial
2 paid Respondent \$38.39 in commission for this policy.

3 4. On or about July 16, 2010, Respondent created two fictitious life insurance
4 policies for Jodi Workman and Lisa Workman ("Lisa") based on information she received on a
5 prospective client lead card, affixed fictitious signatures to the policy applications and remitted
6 them to Country Financial via electronic transmission. Respondent remitted only the premium
7 for Lisa's policy to Country Financial via a Western Union money order #14-092677130 dated
8 July 27, 2010. Country Financial paid Respondent \$13.65 in commission for this policy.

9 5. On or about July 16, 2010, Respondent created a fictitious life insurance policy
10 for Baylie Weathersby based on information she received on a prospective client lead card,
11 affixed a fictitious signature to the policy application and remitted it to Country Financial via
12 electronic transmission. Respondent remitted the premium for this policy to Country Financial
13 via a Western Union money order #14-092677131 dated July 27, 2010. Country Financial
14 paid Respondent \$16.15 in commission for this policy.

15 6. As a result of receiving these fictitious policies, Country Financial paid
16 respondent \$4,500.00 in additional compensation for which she would not have otherwise
17 been qualified to receive.

18 **CONCLUSIONS OF LAW**

- 19 1. The Director has jurisdiction over this matter.
- 20 2. Respondent's conduct as described above constitutes intentionally
21 misrepresenting the terms of an actual or proposed insurance contract or application for
22 insurance, within the meaning of A.R.S. §20-295(A)(5).
23

1 3. Respondent's conduct as described above constitutes using fraudulent, coercive
2 or dishonest practices, or demonstrating incompetence, untrustworthiness or financial
3 irresponsibility in the conduct of business in this state or elsewhere, within the meaning of
4 A.R.S. §20-295(A)(8).

5 4. Respondent's conduct as described above constitutes forging another's name to
6 any document related to an insurance transaction, within the meaning of A.R.S. §20-
7 295(A)(10).

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

11 **ORDER**

12 **IT IS HEREBY ORDERED THAT:**

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

14 2. Respondent shall immediately make restitution to Country Financial in the
15 amount of \$4,500.00.

16 DATED AND EFFECTIVE this 21st day of December, 2010.

17 
18 _____
19 CHRISTINA URIAS
20 Director of Insurance

21 **CONSENT TO ORDER**

22 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law
23 and Order.

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

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

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

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

15 6. Respondent acknowledges that this Consent Order is an administrative action
16 that the Department will report to the National Association of Insurance Commissioners
17 (NAIC). Respondent further acknowledges that she must report this administrative action to
18 any and all states in which she holds an insurance license and must disclose this
19 administrative action on any license application.

20 12/27/10
21 Date

Krystal Kay Taylor
21 Krystal Kay Taylor, License No. 920224

1 COPIES of the foregoing mailed/delivered
this 27th day of December, 2010, to:

2 Krystal Kay Taylor
3 7022 S. 26th Lane
4 Phoenix, AZ 85041
Respondent

5 Amber Kopechessi
6 Country Life Insurance Company
1701 Towanda Ave.
7 Bloomington, IL 61701

8 Mary Kosinski, Executive Assistant for Regulatory Affairs
9 Catherine M. O'Neil, Consumer Legal Affairs Officer
Steve Fromholtz, Licensing Supervisor
10 Charles Gregory, Investigations Supervisor
11 Arnold Sniegowski, Investigator
Department of Insurance
2910 North 44th Street, Suite 210
12 Phoenix, Arizona 85018

13 *Maidene Schenker*
Curvey Walters Burton *for*