STATE OF ARIZONA FILED

## STATE OF ARIZONA

FEB 1 6 2017

### DEPARTMENT OF INSURANCE

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In the Matter of:	) No. 16A-154-INS
SAVERCOOL, JOANNE LYNNE, (Arizona License # 1128598) (National Producer # 3482107)	) ) ) CONSENT ORDER
 (National Producer # 3462107)	)
 Respondent.	) ) )

The State of Arizona Department of Insurance ("Department") has received evidence that JOANNE LYNNE SAVERCOOL has violated provisions of Title 20, Arizona Revised Statutes ("A.R.S."). 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**

- Joanne Lynne Savercool, ("Respondent") is and was at all material times 1. licensed as an adjuster, Arizona license number 1128598, which expires September 30, 2019.
- Respondent's addresses of record with the Department are: c/o Gallagher 2. Bassett Services Inc., 1215 Manor Dr., Ste. 101, Mechanicsburg, PA 17055-4917 (business), and 107 Lakewood Dr., Dingmans Ferry, PA 18328-4021 (mailing).
- On or about October 21, 2015, the Department issued to Respondent a license 3. as an adjuster, Arizona license number 1128598.
- On or about August 8, 2016, the Department issued a Notice of Hearing In the 4. Matter of Savercool, Joanne Lynne, No. 16A-061-INS ("Case No. 16A-061-INS").

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- 5. On October 6, 2016, the Department filed a Consent Order ("Order") executed with Respondent in Case No. 16A-061-INS.
- 6. The Order required Respondent to pay a civil penalty of two hundred and fifty dollars (\$250.00) to the Department upon submission of the Order.
- 7. On or about October 12, 2016, the Department received notification that the check submitted by Respondent with the Order did not clear and was returned "NSF Checks Receivable" with the reason as "Stop Pay".
- 8. On November 3, 2016, a Department representative contacted Respondent by telephone. Respondent was informed that the check that she had submitted was returned NSF and payment was requested by November 9, 2016.
- 9. To date, Respondent has failed to pay the civil penalty as ordered in the Consent Order.

# **CONCLUSIONS OF LAW**

- 1. The Director has jurisdiction over this matter.
- 2. Respondent's conduct as described above constitutes the violation of any provision of A.R.S. Title 20 or any rule, subpoena or order of the director within the meaning of A.R.S.§ 20-295(A)(2).
- 3. Grounds exist for the Director to suspend, revoke, or refuse to renew Respondent's insurance license, impose a civil penalty and/or order restitution pursuant to A.R.S. §§ 20-295(A) and (F).

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### **ORDER**

## IT IS HEREBY ORDERED THAT:

Respondent shall pay the two hundred and fifty dollar (\$250.00) civil penalty assessed in the prior Consent Order in Case No. 16A-061-INS and an additional civil penalty of two hundred fifty dollars (\$250.00) is assessed for the violation of the Consent Order in Case No. 16A-061-INS. Both payments, totaling five hundred dollars (\$500.00), are due upon the submission of this Consent Order. Payment shall be made to the Department in the form of a certified check or money order.

DATED AND EFFECTIVE this	day of	, 2016.
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ESLIE R. HESS

Interim Director of Insurance

## **CONSENT TO ORDER**

- Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law and Order.
- Respondent admits to the jurisdiction of the Director of Insurance, State of
   Arizona, and admits the foregoing Findings of Fact and consents to the entry of the foregoing
   Conclusions of Law and Order.
- 3. Respondent is aware of her right to notice and a hearing at which she may be represented by counsel, present evidence and examine witnesses. Respondent irrevocably waives her right to such notice and hearing and to any court appeals relating to this Consent Order.

Arizona Department of Insurance

2910 North 44th Street, Suite 210

Phoenix, Arizona 85018

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1	COPIES of the foregoing delivered electronically, same date, to:
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3	Liane C. Kido Assistant Attorney General
4	Attorney for the Department
5	Maidene Schemer
6	Madeine Scheiner 5748995
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