

MAR 20 2017

STATE OF ARIZONA  
DEPARTMENT OF INSURANCE

DEPT OF INSURANCE  
BY ML

In the Matter of:

**BOOKER, CRYSTAL L.**  
(Arizona License # 1155887),  
(National Producer # 6098904),

**Respondent.**

**No. 17A-004-INS**

**FINDINGS OF FACT, CONCLUSIONS OF  
LAW AND ORDER**

On February 9, 2017, the Arizona Department of Insurance ("Department") issued a Notice of Hearing ("Notice") in the above-captioned matter, a copy of which is attached as **Exhibit A** and incorporated by this reference. The Notice required **Cystal Booker** ("Booker" or "Respondent") to provide a written answer to the allegations set forth in the Notice within twenty days of the issuance of the Notice. As of this date, Respondent has failed to file an answer. On March 6, 2017, counsel for the Department filed a Request for Default and Proposed Findings of Fact, Conclusions of Law and Order, a copy of which is attached as **Exhibit B**. 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.

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**CONCLUSIONS OF LAW**

1. The conduct alleged in the Notice constitutes grounds for the Director to suspend, revoke or refuse to renew Respondent's license to transact insurance in Arizona, pursuant to A.R.S. §20-295(A).


**ORDER**

IT IS ORDERED:

1. The insurance license held by Respondent is revoked effective upon the issuance of this Order.

2. The hearing set for **March 28, 2017 at 1:00 p.m.** shall be vacated.

DATED this 16<sup>th</sup> day of March, 2017.

  
\_\_\_\_\_  
Leslie R. Hess, Interim Director  
Arizona Department of Insurance

**COPY** of the foregoing electronically filed this 20<sup>th</sup> day of March, 2017 to:

Velva Moses-Thompson, Administrative Law Judge  
Office of Administrative Hearings

**COPY** of the foregoing delivered same date to:

Mary Kosinski, Regulatory Legal Affairs Officer  
Steven Fromholtz, Assistant Director, Consumer Protection Division  
Aqueelah Currie, Licensing Manager  
Arizona Department of Insurance  
2910 North 44<sup>th</sup> Street, Suite 210  
Phoenix, Arizona 85018


**COPY** of the foregoing emailed same date to:

Liane Kido  
[Liane.Kido@azag.gov](mailto:Liane.Kido@azag.gov) and [Teresa.Carranza@azag.gov](mailto:Teresa.Carranza@azag.gov)  
Attorney for the Arizona Department of Insurance

1 **COPY** mailed same date to:

2 Crystal L. Booker  
3 4609 E. Thistle Landing Dr., Ste. 200  
4 Phoenix, AZ 85044-6856  
5 Respondent

6 Crystal L. Booker  
7 125 S. 56<sup>th</sup> St., Unit 24  
8 Mesa, AZ 85206-1557  
9 Respondent

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STATE OF ARIZONA  
DEPARTMENT OF INSURANCE

In the Matter of:

Booker, Crystal L  
(Arizona License # 1155887),  
(National Producer # 6098904),

Respondent.

Docket No. 17A-004-INS

NOTICE OF HEARING

(ALJ Velva Moses-Thompson)

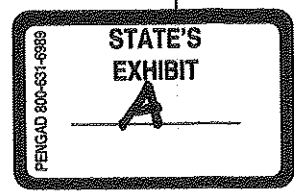
PLEASE TAKE NOTICE that the above-captioned matter will be heard before the Interim Director of Insurance of the State of Arizona (the "Interim Director") or her duly designated representative on March 28, 2017 at 1:00 p.m., at the Office of Administrative Hearings, 1400 West Washington, Suite 101, Phoenix, Arizona 85007<sup>1</sup>.

If you wish to continue this hearing to another date, you must file a motion in writing with the Office of Administrative Hearings not less than 15 days before the scheduled hearing date. Please send it to the attention of the Administrative Law Judge ("ALJ") and include the docket number listed above. You must also mail or hand-deliver a copy of any motion to continue to the Department of Insurance on the same date you file it with the Office of Administrative Hearings.

You are not required to have an attorney represent you. However, if you are represented, your attorney must be licensed to practice law in the State of Arizona. An insurance company may be represented by a corporate officer. A.R.S. § 20-161(B).

You are entitled to be present during the giving of all evidence and you will have a reasonable opportunity to inspect all documentary evidence, examine witnesses, present evidence that supports your case and to request that the ALJ issue subpoenas to compel the attendance of witnesses and production of evidence. A.R.S. §20-164(B).

<sup>1</sup>As authorized under Arizona Revised Statutes ("A.R.S.") §§ 20-161 through and including 20-165 and Title 41, Chapter 6, Article 10 (A.R.S. § 41-1092 *et seq.*).



1 A clear and accurate record of the proceedings will be made either by a court reporter  
2 or by electronic means. A.R.S. § 41-1092.07(E). If you want a copy of an electronic recording,  
3 you must contact the Office of Administrative Hearings at (602) 542-9826. If the hearing was  
4 transcribed by a court reporter and you want a copy of the transcript, you must pay the cost of  
5 the transcript to the court reporter or other transcriber.

6 Questions concerning issues raised in this Notice of Hearing should be directed to  
7 Assistant Attorney General Liane C. Kido, telephone number (602) 542-8011, 1275 West  
8 Washington Street, Phoenix, Arizona 85007-2926, [Liane.Kido@azag.gov](mailto:Liane.Kido@azag.gov).

#### 9 NOTICE OF APPLICABLE RULES

10 On January 23, 1992, we adopted the rules of practice and procedure applicable in  
11 contested cases before the Director of Insurance. The hearing will be conducted pursuant to  
12 these rules. A.A.C. R20-6-101 through R20-6-115.

13 YOU MUST FILE A WRITTEN RESPONSE (ANSWER) TO THE ALLEGATIONS IN  
14 THIS NOTICE WITH US WITHIN 20 DAYS AFTER WE ISSUE THIS NOTICE. A.A.C.  
15 R20-6-106. YOUR RESPONSE SHOULD STATE YOUR POSITION OR DEFENSE AND  
16 SHOULD SPECIFICALLY ADMIT OR DENY EACH ASSERTION IN THE NOTICE. IF YOU  
17 DO NOT SPECIFICALLY DENY AN ASSERTION, WE WILL CONSIDER IT ADMITTED. ANY  
18 DEFENSE YOU DO NOT RAISE WILL BE CONSIDERED WAIVED.

19 IF YOU DO NOT FILE YOUR RESPONSE ON TIME, WE WILL CONSIDER YOU IN  
20 DEFAULT AND THE DIRECTOR MAY DEEM THE ALLEGATIONS IN THE NOTICE AS  
21 TRUE. ACCORDINGLY, WE WILL TAKE WHATEVER ACTION IS APPROPRIATE  
22 INCLUDING SUSPENSION, REVOCATION, IMPOSITION OF A CIVIL PENALTY AND  
23 ORDERING RESTITUTION TO ANY INJURED PERSON.

#### 24 PERSONS WITH DISABILITIES

PERSONS WITH DISABILITIES MAY REQUEST REASONABLE  
ACCOMMODATIONS SUCH AS INTERPRETERS, ALTERNATIVE FORMATS, OR  
ASSISTANCE WITH PHYSICAL ACCESSIBILITY. REQUESTS FOR ACCOMMODATIONS  
SHOULD BE MADE AS EARLY AS POSSIBLE TO ALLOW TIME TO ARRANGE THE

1 ACCOMMODATIONS. IF YOU REQUIRE ACCOMMODATIONS, PLEASE CONTACT THE  
2 OFFICE OF ADMINISTRATIVE HEARINGS AT (602) 542-9826.

3 The allegations supporting this Notice of Hearing are as follows:

4 1. Crystal L. Booker, ("Respondent") is and was at all material times licensed as a  
5 resident accident/health insurance producer, Arizona license number 1155887, which expires  
6 March 31, 2020.

7 2. Respondent's addresses of record with the Department are: 4609 E. Thistle  
8 Landing Dr., Ste. 200, Phoenix, AZ 85044-6856 (business) and 125 S. 56<sup>th</sup> St., Unit 24, Mesa,  
9 AZ 85206-1557 (mailing).

10 3. On or about August 22, 2016, the Department issued to Respondent a license as  
11 an accident/health insurance producer, Arizona license number 1155887.

12 4. On November 2, 2016, the Department notified Respondent by mail at her  
13 address of record that her fingerprint card had been processed and returned by the Arizona  
14 Department of Public Safety (DPS) as illegible. The Department requested a replacement set  
15 of fingerprints along with a completed "Illegible Fingerprint Replacement Form" on or before  
16 November 22, 2016. Respondent did not reply to the Department's request.

17 5. On December 2, 2016, the Department notified Respondent a second time by  
18 mail at her address of record that her fingerprints had been returned by DPS as illegible and  
19 that the Department was about to initiate an administrative action against his license for failure  
20 to comply with the fingerprint requirement. The Department requested a response by  
21 December 27, 2016.

22 6. To date, Respondent has not submitted a full set of fingerprints to the  
23 Department.

#### 24 VIOLATIONS

7. Respondent's conduct as described above constitutes the violation of the  
requirement that an applicant submit a full set of fingerprints to the Department within the  
meaning of A.R.S. § 20-285(E)(2).



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**COPY** of the foregoing delivered this  
9<sup>th</sup> day of February, 2017 to:

Mary Kosinski, Regulatory Legal Affairs Officer  
Steven Fromholtz, Asst. Director, Consumer Protection Division  
Aqueelah Currie, Licensing Manager  
Arizona Department of Insurance  
2910 North 44th Street, Suite 210  
Phoenix, Arizona 85018

**COPY** mailed same date by Regular Mail  
and Certified Mail, Return Receipt Requested, to:

Crystal L. Booker  
4609 E. Thistle Landing Dr., Ste. 200  
Phoenix, AZ 85044-6856  
Respondent

Crystal L. Booker  
125 S. 56<sup>th</sup> St., Unit 24  
Mesa, AZ 85206-1557  
Respondent

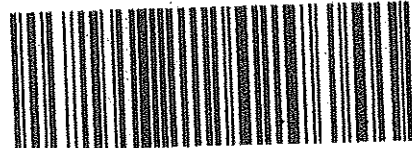
**COPY** sent same date via electronic mail to:

Liane Kido  
Assistant Attorney General  
Liane.Kido@azag.gov and Teresa.Carranza@azag.gov  
Attorney for the Department of Insurance

Maidene Scheiner  
Maidene Scheiner  
5740334



7014 3490 0001 8000 8867



7014 3490 0001 8000 8874



STATE OF ARIZONA  
FILED

MAR 06 2017

DEPARTMENT OF INSURANCE  
BY MEK

1 MARK BRNOVICH  
Attorney General  
2 Firm Bar No. 14000  
  
3 Liane Kido  
State Bar No. 023696  
4 Assistant Attorney General  
Consumer Protection & Advocacy Section  
5 1275 West Washington Street  
Phoenix, Arizona 85007-2926  
6 Telephone: (602) 542-8011  
Facsimile: (602) 542-4377  
7 E-mail: Liane.Kido@azag.gov  
8 Attorneys for the Arizona Department of Insurance

9 STATE OF ARIZONA  
10 DEPARTMENT OF INSURANCE

11 In the Matter of:

No. 17A-004-INS

12 BOOKER, CRYSTAL L.  
13 (Arizona License # 1155887),  
(National Producer # 6098904),

REQUEST FOR DEFAULT AND  
PROPOSED FINDINGS OF FACT,  
CONCLUSIONS OF LAW AND ORDER

14  
15 Respondent.

16 The Arizona Department of Insurance ("Department"), by and through undersigned  
17 counsel, hereby requests that the Findings of Fact and Conclusions of Law set forth in the  
18 Notice of Hearing and incorporated herein by reference be entered in this matter, deeming  
19 Crystal Booker ("Booker" or "Respondent"), in default, deeming the allegations set forth in  
20 the Notice as true, and ordering that Respondent's insurance license be revoked.

21 On February 9, 2017, a Notice of Hearing ("Notice") was filed in this matter and  
22 served upon Crystal Booker at her address of record via certified mail pursuant to A.R.S. §  
23 41-1092.04. On February 25, 2017, the Department received the certified mail return  
24 receipt, No. 7014 3490 0001 8000 8867, showing that the Notice had been delivered and  
25 accepted at Crystal Booker's mailing address of record: 125 S. 56<sup>th</sup> St., Unit 24, Mesa, AZ  
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1 85206-1557. A copy of the certified mail receipt is attached to this request as **Exhibit A**.

2 Respondent had twenty (20) days from the date of issuance of the Notice to file a  
3 written answer to the allegations contained therein pursuant to Arizona Administrative Code  
4 ("A.A.C") R20-6-106. As of the date of this Request, Respondent has not filed an answer  
5 nor has she appeared through counsel. Rule 20-6-106(D) of the Arizona Administrative  
6 Code provides that if an answer is not timely filed, the Respondent shall be deemed in  
7 default and the Director may deem the allegations set forth in the Notice of Hearing as true  
8 and take whatever action is appropriate including revoking the license.

9 The allegations supporting the Notice of Hearing are as follows:

10 1. Crystal L. Booker, ("Respondent") is and was at all material times licensed as  
11 a resident accident/health insurance producer, Arizona license number 1155887, which  
12 expires March 31, 2020.

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