

SEP 26 2019

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STATE OF ARIZONA  
DEPARTMENT OF INSURANCE

**In the Matter of:**

**ALVIN, JARAE ASHLEY**  
(National Producer Number 18914920)

**Respondent.**

**No. 19A-031-INS**

**ORDER**

On September 19, 2019, the Office of Administrative Hearings, through Administrative Law Judge Tammy L. Eigenheer, issued an Administrative Law Judge Decision ("Recommended Decision"), received by the Director of the Department of Insurance ("Director") on September 20, 2019, a copy of which is attached and incorporated by this reference. The Director of the Department of Insurance has reviewed the Recommended Decision and enters the following Order:

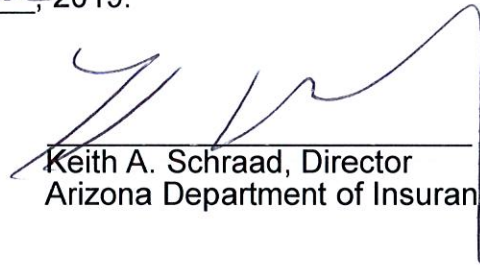
1. The Director adopts the Recommended Findings of Fact, Conclusions of Law and Recommended Order.
3. The Director revokes the Arizona resident insurance producer license of **Jarae Ashley Alvin**, National Producer Number 18914920, effective immediately.

**NOTIFICATION OF RIGHTS**

Pursuant to Arizona Revised Statutes ("A.R.S.") § 41-1092.09, Respondent may request a rehearing with respect to this order by filing a written motion with the Director of the Department of Insurance within 30 days of the date of this Order, setting forth the basis for relief under A.A.C. R20-6-114(B). Pursuant to A.R.S. § 41-1092.09, it is not necessary to request a rehearing before filing an appeal to Superior Court.

1 Respondent may appeal the final decision of the Director to the Superior Court of  
2 Maricopa County for judicial review pursuant to A.R.S. § 20-166. A party filing an appeal  
3 must notify the Office of Administrative Hearings of the appeal within ten days after filing  
4 the complaint commencing the appeal, pursuant to A.R.S. § 12-904(B).

5 DATED this 25<sup>th</sup> day of September, 2019.

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Keith A. Schraad, Director  
Arizona Department of Insurance

12 **COPY** of the foregoing mailed by U.S. First-Class Mail  
13 and Certified Mail, Return Receipt requested,  
14 this 4<sup>th</sup> day of October, 2019, to:

14 Jarae Ashely Alvin  
15 1450 East Bell Road, #1146  
16 Phoenix, AZ 85022  
17 Respondent

17 Jarae Ashely Alvin  
18 10201 South 51<sup>st</sup> Street, #104  
19 Phoenix, AZ 85044  
20 Respondent

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

21 Mary Kosinski, Regulatory Legal Affairs Officer  
22 Catherine O'Neil, Consumer Legal Affairs Officer  
23 Steven Fromholtz, Assistant Director – Consumer Protection Division  
24 Aqueelah Currie, Licensing Supervisor  
25 Sharyn Kerr, Consumer Protection Division  
26 Arizona Department of Insurance  
100 North 15<sup>th</sup> Ave., Suite 102  
Phoenix, Arizona 85007-2624

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

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Deian Ousounov, Assistant Attorney General  
[AdminLaw@azag.gov](mailto:AdminLaw@azag.gov)  
Attorney for the Department of Insurance

Susan Hack, Paralegal  
[Susan.hack@azag.gov](mailto:Susan.hack@azag.gov)  
Office of the Attorney General

Felicia DeSol  
[Felicia.DeSol@azoah.com](mailto:Felicia.DeSol@azoah.com)  
Office of Administrative Hearings

  
Francine Martinez

SEP 20 2019

DEPT. OF INSURANCE  
BY: MEK

IN THE OFFICE OF ADMINISTRATIVE HEARINGS

In the Matter of:

No. 19A-031-INS

Alvin, Jarae Ashley  
(National Producer No. 18914920)  
Respondent

ADMINISTRATIVE LAW JUDGE  
DECISION

**HEARING:** September 17, 2019

**APPEARANCES:** Respondent Jarae Ashley Alvin did not appear. The Arizona Department of Insurance was represented by Assistant Attorney General Deian Ousounov.

**ADMINISTRATIVE LAW JUDGE:** Tammy L. Eigenheer

**FINDINGS OF FACT**

1. At all times material to this matter, Jarae Ashley Alvin (Respondent) was licensed by the Arizona Department of Insurance (Department).

2. On or about September 17, 2018, the Department issued Respondent a license to Respondent as an insurance producer, National Producer Number 18914920 (License), which expires on July 31, 2022.

3. Mary Kosinski, Regulatory Legal Affairs Officer, testified that when an application for a license is received and processed, it is forwarded to the Arizona Department of Public Safety (DPS) for processing, which includes processing by the Federal Bureau of Investigation (FBI) for a criminal history background check to be conducted. The Department submits the completed fingerprint forms supplied by the applicant to DPS and DPS submits the fingerprint forms to the FBI for national processing.

4. On October 22, 2018, the Department issued a letter to Respondent by mail at her residence and mailing address, informing her that her fingerprint card that was submitted during the application process for the License could not be processed and was returned by DPS as illegible. In that letter, the Department requested that Respondent submit a replacement set of fingerprints and the enclosed blank Illegible

1 Fingerprint Replacement Form. The Department provided a deadline of November 20,  
2 2018, for the return of the completed replacement fingerprint form. Respondent did not  
3 reply to the Department's request.

4 5. Because the Department did not receive the requested replacement  
5 fingerprint form from Respondent as requested, on August 2, 2019 the Department sent  
6 another letter to Respondent at her business address requesting that Respondent file  
7 with the Department an Illegible Fingerprint Replacement Form with a new set of  
8 fingerprints or submit a Voluntary Surrender of Insurance License Form. The  
9 Department indicated that the failure to respond to the letter would result in the  
10 initiation of disciplinary action being taken against the License.

11 6. Ms. Kosinski testified that to date, Respondent had not responded to the  
12 above-mentioned letters and had not submitted to the Department a new set of  
13 fingerprints.

14 7. Respondent did not present any evidence to refute or rebut the evidence  
15 presented by the Department.

16 **CONCLUSIONS OF LAW**

17 1. This matter is a disciplinary proceeding wherein the Department must  
18 prove by a preponderance of the evidence that Respondent violated the State's  
19 Insurance Laws. See A.A.C. R2-19-119.

20 2. During the application process, the Director of the Department required  
21 Respondent to submit a full set of fingerprints and Respondent's illegible fingerprint  
22 submission did not satisfy that requirement. See A.R.S. § 20-285(E)(2).

23 3. Respondent's conduct, as set forth above, constitutes a violation of  
24 A.R.S. § 20-295(A)(1) by having failed to provide complete information in the license  
25 application.

26 4. Respondent's conduct, as set forth above, constitutes the violation of any  
27 provision of A.R.S., Title 20, within the meaning of A.R.S. § 20-295(A)(2).

28 5. Grounds exist for the Director of the Department to suspend, revoke, or  
29 refuse to renew the License pursuant to A.R.S. § 20-295(A) and (F).

30 **ORDER**

1 Based upon the above, Respondent's License shall be revoked on the effective  
2 date of the Order entered in this matter.

3 *In the event of certification of the Administrative Law Judge Decision by the*  
4 *Director of the Office of Administrative Hearings, the effective date of the Order will be*  
5 *five (5) days from the date of that certification.*

6 Done this day, September 19, 2019.

7  
8 /s/ Tammy L. Eigenheer  
9 Administrative Law Judge

10 Transmitted electronically to:

11 Keith A. Schraad, Director  
12 Arizona Department of Insurance  
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