

STATE OF ARIZONA  
Department of Insurance and Financial Institutions  
FILED August 20th, 2024 by MK

**STATE OF ARIZONA**

**DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS**

**In the Matter of:**

**CIERRA D. BROWN  
(NATIONAL PRODUCER NO. 19243788)**

Petitioner.

**No. 24A-048-INS**

**ORDER**

On July 23, 2024, the Office of Administrative Hearings, through Administrative Law Judge Jenna Clark, issued an Administrative Law Judge Decision (“Recommended Decision”). The Arizona Department of Insurance and Financial Institutions’ (“Department”) Executive Deputy Director (“EDD”) received the Recommended Decision on the same date, a copy of which is attached and incorporated by reference. Petitioner failed to accept the Recommended Decision within ten days of receipt. Therefore, the EDD has reviewed the Recommended Decision and enters the following:

1. The Department ADOPTS the Findings of Fact;
2. The Department ADOPTS the Conclusions of Law;
3. The Department ADOPTS the Recommended Order; and
4. The Department ORDERS that:
  - The withdrawal of Cierra D. Brown’s insurance producer license application is upheld, and
  - Cierra D. Brown’s appeal is dismissed.

**NOTIFICATION OF RIGHTS**

Pursuant to Arizona Revised Statutes (“A.R.S.”) § 41-1092.09, Petitioner may request a rehearing or review with respect to this Order by filing a written motion with the Department

1 within 30 days after the date of this Order, setting forth the basis for relief under Arizona  
2 Administrative Code R20-6-114(B). Pursuant to A.R.S. § 41-1092.09, it is not necessary to  
3 request a rehearing before filing an appeal to the Superior Court.

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

8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26

DATED and EFFECTIVE this 20<sup>th</sup> day of August, 2024.

*Barbara D. Richardson*

---

Barbara D. Richardson  
Cabinet Executive Officer  
Executive Deputy Director  
Arizona Department of Insurance and Financial Institutions

1 **ORIGINAL** of the foregoing filed electronically  
this 21<sup>st</sup> day of August, 2024, to:

2 Jenna Clark, Administrative Law Judge  
3 <https://portal.azoah.com/submission>  
4 Office of Administrative Hearings

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

6 Deian Ousounov, Chief Financial Deputy Director  
7 Alena Caravetta, Regulatory Legal Affairs Officer  
8 Ana Starcevic, Unit Project Specialist  
9 Steven Fromholtz, Licensing Division Manager  
Linda Lutz, Legal Assistant  
10 Aqueelah Currie, Licensing Supervisor  
Arizona Department of Insurance and Financial Institutions  
11 100 North 15th Avenue, Suite 261  
Phoenix, Arizona 85007

12 **COPY** mailed the same date by U.S First Class and  
13 Certified Mail, Return Receipt Requested, to:

14 Cierra D. Brown  
2929 N. Central EXPY, Ste. 150  
15 Richardson, TX 75080  
Petitioner 9489 0090 0027 6599 3143 19

17 Cierra D. Brown  
2904 Reata Dr.  
18 Wylie, TX 75098  
Petitioner 9489 0090 0027 6599 3143 26

20 **COPY** sent via electronic mail the same date, to:

21 Cierra D. Brown  
[cbrown@healthedlv.com](mailto:cbrown@healthedlv.com)  
22 Petitioner

23 Zachary Howard, Assistant Attorney General  
24 [Zachary.Howard@azag.gov](mailto:Zachary.Howard@azag.gov)  
[AdminLaw@azag.gov](mailto:AdminLaw@azag.gov)  
25 *Attorney for the Department*

26 *Mayra Kariem*

**IN THE OFFICE OF ADMINISTRATIVE HEARINGS**

In the Matter of:  
  
Cierra D. Brown,  
(National Producer No. 19243788)  
Petitioner.

No. 24A-048-INS  
  
**ADMINISTRATIVE LAW JUDGE  
DECISION**

---

**HEARING:** July 18, 2024 at 1:30 PM.

**APPEARANCES:** Assistant Attorney General Zachary Howard, Esq. appeared on behalf of the Arizona Department of Insurance and Financial Institutions ("Department") with Aqueelah Currie as a witness. No appearance(s) by or on behalf of Cierra Brown ("Respondent").

**ADMINISTRATIVE LAW JUDGE:** Jenna Clark.

**EXHIBITS ADMITTED INTO EVIDENCE:** N/A.

---

**FINDINGS OF FACT**

1. On March 11, 2024, the Department received an application for an Arizona non-resident insurance provider license producer through the National Insurance Producer Registry. In her application, Petitioner disclosed misdemeanor and felony criminal convictions, but did not provide all required documentation regarding her felony conviction.

2. On March 13, 2024, the Department informed Petitioner that it had yet to receive her outstanding felony-related documentation. On May 13, 2024, the Department again informed Petitioner that her felony-related documentation remained outstanding and that her application was deemed withdrawn because her application deficiencies had not been cured within sixty (60) days of March 11, 2024.

3. On an unknown date, Petitioner timely filed an appeal of the Department's determination to withdraw her application.

4. On June 10, 2024, the Department issued a NOTICE OF HEARING AND COMPLAINT ("NOTICE") setting the above-captioned matter for a hearing before the Office of Administrative Hearings ("OAH"), an independent agency, in Phoenix, Arizona.<sup>1</sup> The NOTICE stated that the hearing was to decide whether the Department's withdrawal of

---

<sup>1</sup> See Department Exhibit 13.

1 Petitioner's renewal application for an Arizona non-resident insurance producer license  
2 should be affirmed pursuant to ARIZ. ADMIN. CODE R20-6-708(C)(3) due to Petitioner's  
3 alleged failure to correct deficiencies in her application within sixty (60) days after notice  
4 of said deficiencies were provided. The NOTICE also included the following advisement:

5 **Under A.A.C. R20-6-106, within twenty (20) days after service of a**  
6 **Notice of Hearing, the Petitioner shall appear by filing a written Answer**  
7 **to the allegations in the Notice. The Answer shall state Petitioner's**  
8 **position or defense and shall specifically admit or deny each assertion**  
9 **in the Notice. Any allegation not denied shall be deemed admitted. Any**  
10 **defense not raised will be considered waived. If a timely Answer is not**  
11 **filed, Petitioner may be deemed in default and the Director may deem**  
12 **the allegations in the Notice as true and admitted. Accordingly, the**  
13 **Director may take whatever action is deemed appropriate.**

14 Correspondence issued to Petitioner was not returned as undeliverable.

15 5. On July 01, 2024, the Department submitted six (6) proposed hearing  
16 exhibits to OAH.

17 6. On July 05, 2024, the Tribunal issued a MINUTE ENTRY which granted the  
18 parties permission to appear remotely for the above-captioned matter via teleconference  
19 or videoconference. Correspondence issued to Petitioner was not returned as  
20 undeliverable.

21 7. On July 18, 2024, at the time scheduled for hearing, Petitioner failed to  
22 appear, and further failed to request to appear via alternative means or submit a MOTION  
23 TO CONTINUE.

24 8. There is no settlement on file for this matter at OAH.

#### 25 CONCLUSIONS OF LAW

26 1. This matter lies within the Departments jurisdiction, and was properly  
27 brought before OAH for adjudication.<sup>2</sup>

28 2. ARIZ. ADMIN. CODE R20-6-708(C)(3) provides that if an applicant does not  
29 adequately respond to each specified deficiency in a notice of deficiency issued within  
30 sixty (6) days after the date of notice of deficiency, the application is deemed withdrawn  
and the Department is not required to take further action with respect to the underlying  
application.

<sup>2</sup> See ARIZ. REV. STAT. Title 20 and § 41-1092 *et seq.*

1 3. ARIZ. ADMIN. CODE R20-6-106(D) provides that a party who fails to file a  
2 required answer within the time allotted is in default.<sup>3</sup>

3 4. ARIZ. ADMIN. CODE R2-19-117 provides that if a party fails to appear at a  
4 hearing, the administrative law judge may vacate the hearing and return the matter to the  
5 agency for any further action.

6 5. Because Petitioner failed to appear, the undersigned concludes that she has  
7 waived her right to an administrative hearing.

8 **ORDER**

9 **IT IS ORDERED** that Cierra D. Brown's appeal be dismissed.

10 **IT IS FURTHER ORDERED** that on the effective date of the FINAL ORDER in this  
11 matter, the Department's withdrawal of Petitioner's renewal application for an Arizona  
12 non-resident insurance producer license be affirmed pursuant to ARIZ. ADMIN. CODE R20-  
13 6-708(C)(3).

14 *In the event of certification of the Administrative Law Judge Decision by the*  
15 *Director of the Office of Administrative Hearings, the effective date of the ORDER is five*  
16 *days after the date of that certification.*

17 Done this day, July 23, 2024.

18 Office of Administrative Hearings

19 /s/ Jenna Clark  
20 Administrative Law Judge

21  
22 Transmitted by either mail, e-mail, or facsimile to:

23  
24 Barbara D. Richardson, Director  
25 Alena Caravetta, Regulatory Legal Affairs Officer  
26 Ana Starcevic, Paralegal Project Specialist  
27 Aqueelah Currie, Licensing Supervisor  
28 Department of Insurance and Financial Institutions – Insurance  
29 Arizona Department of Insurance and Financial Institutions  
30 100 N. 15<sup>th</sup> Ave., Ste. 261  
Phoenix, AZ 85007-2630

<sup>3</sup> In doing so, the Director may regard any allegations in the NOTICE OF HEARING as admitted by the defaulting party.

1 [dejan.ousounov@difi.az.gov](mailto:dejan.ousounov@difi.az.gov)

2 [ana.starcevic@difi.az.gov](mailto:ana.starcevic@difi.az.gov)

3 Zachary Howard, Esq., Assistant Attorney General

4 Office of the Attorney General

5 Public Law Section

6 2005 N. Central Ave.

7 Phoenix, AZ 85004

8 [Zachary.Howard@azag.gov](mailto:Zachary.Howard@azag.gov)

9 Cierra D. Brown, Petitioner

10 2929 N. Central Expressway, Ste. 150

11 Richardson, TX 75080

12 [cbrown@healthedly.com](mailto:cbrown@healthedly.com)

13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28  
29  
30  
By: OAH Staff