

STATE OF ARIZONA  
Department of Insurance and Financial Institutions  
**FILED** December 10, 2024 by MK

STATE OF ARIZONA

DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

In the Matter of an Appeal by:

No. 24A-102- INS

**CHRISTINE RENEE WILSON HESTER**

**CONSENT ORDER**

(National Producer No. 21350022)

Petitioner.

The Arizona Department of Insurance and Financial Institutions (“Department”) has received evidence that Christine Renee Wilson Hester (“Petitioner”) violated provisions of Arizona Revised Statutes (“A.R.S.”) Title 20. Petitioner wishes to resolve this matter without the commencement of formal proceedings, and admits the following Findings of Fact are true, and consents to the entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

1. On or about October 10, 2024, Petitioner submitted an application to the Department for an Arizona insurance producer license through the National Insurance Producer Registry (the “Application”).

2. While completing the Application, under Background Questions, Petitioner answered “No” to the following question, quoted in part, “[h]ave you ever been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor?”

3. Petitioner answered “Yes” to the Attestation section of the Application.

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4. Petitioner’s criminal background check revealed that:
- On or about March 16, 1988, Petitioner was convicted in Greensboro, North Carolina of solicit to commit false pretense, a misdemeanor
  - On or about November 1996, Petitioner was convicted in Glendale Arizona of larceny, a misdemeanor.

5. On or about October 30, 2024, the Department sent a letter to Petitioner informing her that her license application was denied.

6. On or about November 1, 2024, Petitioner appealed the Department’s denial and requested an informal settlement conference (“ISC”).

7. The ISC was held on November 21, 2024, during which the parties agreed to a settlement.

**CONCLUSIONS OF LAW**

8. The Director has jurisdiction over this matter.

9. Petitioner’s conduct, as described above, constitutes a violation of Title 20 or any rule, subpoena or order of the Director. A.R.S. § 20-295(A)(2).

10. Petitioner’s conduct, as described above, constitutes providing incorrect and incomplete information in the license application. A.R.S. § 20-295(A)(1).

11. Grounds exist for the Director to deny an insurance producer license. A.R.S. § 20-295(A).

12. Grounds exist, in addition to or instead of suspension or revocation for the Director to impose a civil penalty of not more than \$250.00 for each unintentional failure or violation up to an aggregate civil penalty of \$2,500.00, or impose a civil penalty of not more

1 than \$2,500.00 for each intentional failure or violation, up to an aggregate civil penalty of  
2 \$15,000.00. A.R.S. § 20-295(F).

3 **ORDER**

4 **IT IS HEREBY ORDERED THAT:**

5 Christine Renee Wilson Hester shall immediately pay to the Department a civil  
6 money penalty in the amount of one hundred fifty dollars (150.00).

7  
8 Effective this 10th day of December, 2024.

9 *Barbara D. Richardson*

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11 Barbara D. Richardson, Director  
12 Arizona Department of Insurance and Financial Institutions  
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**CONSENT TO ORDER**

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2           1.     Petitioner acknowledges that it has been served with a copy of the foregoing  
3 Consent Order in the above-referenced matter, has read it, is aware of its right to an  
4 administrative hearing in this matter and has knowingly and voluntarily waived that right.

5           2.     Petitioner accepts the personal and subject matter jurisdiction of the  
6 Department over it in this matter.

7           3.     Petitioner acknowledges that no promise of any kind or nature has been made  
8 to induce it to sign the Consent to Order and it has done so knowingly and voluntarily.

9           4.     Petitioner acknowledges and agrees that the acceptance of this Consent to  
10 Order by the Director is solely to settle this matter and does not preclude the Department  
11 from instituting other proceedings as may be appropriate now or in the future. Furthermore,  
12 and notwithstanding any language in this Consent Order, this Consent Order does not  
13 preclude in any way any other state agency or officer or political subdivision of this state  
14 from instituting proceedings, investigating claims, or taking legal action as may be  
15 appropriate now or in the future relating to this matter or other matters concerning  
16 Petitioner, including but not limited to violations of Arizona's Consumer Fraud Act.  
17 Petitioner acknowledges that, other than with respect to the Department, this Consent Order  
18 makes no representations, implied or otherwise, about the views or intended actions of any  
19 other state agency or officer or political subdivision of the state relating to this matter or  
20 other matters concerning Petitioner.

21           5.     Petitioner acknowledges and agrees that failure to correct the violations set  
22 forth above in this Consent Order, or any repeat findings of the above violations in the

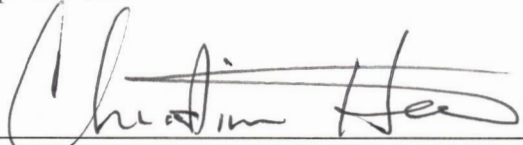
1 future, can result in disciplinary action which may include a greater civil money penalty and  
2 suspension or revocation of its license.

3 6. Petitioner waives all rights to seek an administrative or judicial review or  
4 otherwise to challenge or contest the validity of this Consent Order and its accompanying  
5 parts before any court of competent jurisdiction.

6 7. Petitioner acknowledges that this Consent Order is an administrative action  
7 that the Department will report to the National Association of Insurance Commissioners  
8 (NAIC). Petitioner further acknowledges that it must report this administrative action to  
9 any and all states in which Petitioner holds an insurance license and must disclose this  
10 administrative action on any license application.

11 12-4-2024

12 Date



13 CHRISTINE RENEE WILSON HESTER  
14 (NATIONAL PRODUCER NO. 21350022)



1 **COPY** of the foregoing delivered via email  
this 10<sup>th</sup> day of December, 2024, to:

2 Christine Renee Wilson Hester  
3 [christinehester2023@gmail.com](mailto:christinehester2023@gmail.com)  
4 Petitioner

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

6 Alena Caravetta, Regulatory Legal Affairs Officer  
7 Ana Starcevic, Project Specialist  
8 Catherine O'Neil, Consumer Regulatory Affairs Officer  
9 Steven Fromholtz, Division Manager, Licensing  
10 Linda Lutz, Legal Assistant, Licensing  
11 Aqueelah Currie, Licensing Supervisor  
12 Arizona Department of Insurance and Financial Institutions  
13 100 North 15th Avenue, Suite 261  
14 Phoenix, Arizona 85007-2630

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*Mayra Kariem*

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