

STATE OF ARIZONA  
Department of Insurance and Financial Institutions  
FILED <sup>January 24</sup> \_\_\_\_\_, 2025 by MK

STATE OF ARIZONA

DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

**In the Matter of:**

**JOASH DUKES**

(National Producer No. 19477005)

Petitioner.

**No. 24A-103-INS**

**ORDER**

On January 2, 2025, the Office of Administrative Hearings, through Administrative Law Judge Sondra J. Vanella, issued an Administrative Law Judge Decision (“Recommended Decision”). The Arizona Department of Insurance and Financial Institutions’ (“Department”) Director (“Director”) 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 Director has reviewed the Recommended Decision and enters the following:

1. The Director ADOPTS the Findings of Fact;
2. The Director ADOPTS the Conclusions of Law;
3. The Director ADOPTS the Recommended Order; and
4. The Department ORDERS that:
  - The withdrawal of Joash Dukes insurance producer license application is upheld, and
  - Joash Dukes’ 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 within 30 days after the date of this Order, setting forth the basis for relief under Arizona

1 Administrative Code R20-6-114(B). Pursuant to A.R.S. § 41-1092.09, it is not necessary to  
2 request a rehearing before filing an appeal to the Superior Court.

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

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8 DATED and EFFECTIVE this 24<sup>th</sup> day of January, 2025.

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10 Barbara D. Richardson

11 Barbara D. Richardson, Director  
12 Arizona Department of Insurance and Financial Institutions

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1 ORIGINAL of the foregoing filed electronically  
this 29<sup>th</sup> day of January, 2025, to:

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

5 COPY of the foregoing mailed by U.S. First Class and  
6 Certified Mail, Electronic Receipt Requested, same date to:

7 Joash Dukes  
8 14010 N. 30<sup>th</sup> Lane  
9 Phoenix, AZ 85053  
10 Petitioner 9489 0090 0027 6606 0711 05

11 COPY of the foregoing electronically delivered same date to:

12 Alena Caravetta, Regulatory Legal Affairs Officer  
13 Ana Starcevic, Project Specialist  
14 Mayra Kariem, Insurance Analyst  
15 Steven Fromholtz, Licensing Manager  
16 Aqueelah Currie, Insurance Licensing Supervisor  
17 Arizona Department of Insurance and Financial Institutions  
18 100 North 15th Avenue, Suite 261  
19 Phoenix, Arizona 85007

20 Joash Dukes  
21 [joash@joashdukes.com](mailto:joash@joashdukes.com)  
22 *Petitioner*

23 Raya Gardner, Assistant Attorney General  
24 [Raya.Gardner@azag.gov](mailto:Raya.Gardner@azag.gov)  
25 [Adminlaw@azag.gov](mailto:Adminlaw@azag.gov)  
26 *Attorney for the Arizona Department  
of Insurance and Financial Institutions*

*Mayra Kariem*

STATE OF ARIZONA  
Department of Insurance and Financial Institutions  
**RECEIVED** January 2, 2025 by AS

**IN THE OFFICE OF ADMINISTRATIVE HEARINGS**

In the Matter of:

No. 24A-103-INS

Joash Dukes  
(National Producer No. 19477005),

**ADMINISTRATIVE LAW JUDGE  
DECISION**

Petitioner.

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**HEARING:** December 30, 2024

**APPEARANCES:** Petitioner Joash Dukes failed to appear. Assistant Attorney General Raya Gardner represented the Arizona Department of Insurance and Financial Institutions. Aqueelah Currie, Licensing Supervisor, appeared as a witness for the Arizona Department of Insurance and Financial Institutions.

**ADMINISTRATIVE LAW JUDGE:** Sondra J. Vanella

**EXHIBITS ADMITTED INTO EVIDENCE:** None

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**FINDINGS OF FACT**

1. The above-captioned matter was set to convene for hearing on December 30, 2024, at 9:00 a.m., before the Office of Administrative Hearings in Phoenix, Arizona, pursuant to the Notice of Hearing and Complaint issued by the Arizona Department of Insurance and Financial Institutions ("Department") on November 25, 2024.

2. The Notice of Hearing advised the parties of the hearing date and time, as well as the location of the hearing, and it was sent to Joash Dukes' ("Petitioner") mailing address of record with the Department via regular and certified mail, as well as to Petitioner's email address of record with the Department.

3. On December 27, 2024, the Tribunal issued to the parties an Order Setting Hearing Via Google Meet that provided instructions as to how to participate in the hearing either by video or by phone. That Order was sent to Petitioner's email address of record,

4. Notwithstanding a grace period, Petitioner did not appear for hearing either in person, by video, or by phone, and did not contact the Office of Administrative

Office of Administrative Hearings  
1740 West Adams Street, Lower Level  
Phoenix, Arizona 85007  
(602) 542-9826

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Hearings or the Department to indicate any cause for the absence or delay, nor did Petitioner request a continuance of the hearing.

5. In this case, Petitioner submitted a renewal application that was withdrawn by the Department. Petitioner appealed the Department's decision.

6. Ms. Gardner made a motion to dismiss the appeal based upon Petitioner's failure to appear.

**CONCLUSIONS OF LAW**

1. The burden of proof at an administrative hearing falls to the party asserting a claim, right or entitlement and the standard of proof on all issues in this matter is by a preponderance of the evidence. See A.A.C. R2-19-119.

2. Because Petitioner failed to appear and prosecute the appeal, the appeal is unsupported by evidence. Consequently, Petitioner's appeal should be dismissed.

**ORDER**

**IT IS ORDERED** that Petitioner's appeal is dismissed.

***Pursuant to A.R.S. § 41-1092.08(I), the licensee may accept the Administrative Law Judge Decision by advising the Office of Administrative Hearings in writing not more than ten (10) days after receiving the decision. If the licensee accepts the Administrative Law Judge Decision, the decision shall be certified as the final decision by the Office of Administrative Hearings.***

***In the event of certification of the Administrative Law Judge Decision by the Director of the Office of Administrative Hearings, the effective date of the Order will be forty (40) days from the date of that certification.***

Done this day, January 2, 2025.

/s/ Sondra J. Vanella  
Administrative Law Judge

Transmitted by e-mail to:

Barbara D. Richardson  
Department of Insurance and Financial Institutions - Insurance  
deian.ousounov@difi.az.gov  
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Raya Gardner  
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Joash Dukes  
joash@joashdukes.com

By: OAH Staff