



1                   Petitioner 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 must  
3 notify the Office of Administrative Hearings of the appeal within ten days after filing the  
4 complaint commencing the appeal, pursuant to A.R.S. § 12-904(B).

5                   DATED this 27<sup>th</sup> of December, 2005

6  
7                     
8                   \_\_\_\_\_  
9                   CHRISTINA URIAS  
10                  Director of Insurance

11                  A copy of the foregoing mailed  
12                  this 28<sup>th</sup> day of December, 2005

13                  Mary Kosinski, Executive Assistant for Regulatory Affairs ✓  
14                  Catherine O'Neil, Consumer Legal Affairs Officer  
15                  Steve Fromholtz, Producer Licensing Administrator  
16                  Arnold Sniegowski, Investigations Supervisor  
17                  Bob Hill, Investigator  
18                  Arizona Department of Insurance  
19                  2910 N. 44th Street, Suite 210  
20                  Phoenix, AZ 85018

21                  Office of Administrative Hearings  
22                  1400 W. Washington, Suite 101  
23                  Phoenix, AZ 85007

24                  Moira McCarthy  
25                  Assistant Attorney General  
26                  1275 W. Washington  
27                  Phoenix, AZ 85007

28                  Kramer Jarnell Waller  
29                  12940 West Flower Street  
30                  Avondale, AZ 85323

1 Kramer Jarnell Waller  
L & A Services, Inc.  
2 13444 N. 32<sup>nd</sup> Street, #12  
Phoenix, AZ 85032

3

4

5

*Katly Lindes*

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

**ATTACHMENT ADMINISTRATIVE LAW JUDGE  
DECISION - REDACTED.** The document contains  
personal information that may be inappropriate for public  
disclosure, including names, addresses, contract numbers,  
amount requested by claimant, final determinations of  
claim amounts and calculated distribution amounts.