

SEP 27 2006

STATE OF ARIZONA
DEPARTMENT OF INSURANCE

DEPT OF INSURANCE
BY 

In the Matter of:

IVORY O. CROW,

Respondent.

No. 06A-185-INS

**ORDER TO CEASE AND DESIST
AND NOTICE OF OPPORTUNITY
FOR HEARING**

The Arizona Department of Insurance has received evidence that Respondent has transacted the business of insurance in the State of Arizona without a license and has violated provisions of Title 20, Arizona Revised Statutes. Accordingly, the Director of Insurance of the State of Arizona (the "Director") makes the following Findings of Fact and Conclusions of Law and enters the following Order pursuant to A.R.S. § 20-401.02.

FINDINGS OF FACT

1. Respondent was not licensed, at all material times, as an insurance producer.
2. Respondent was not exempt from licensure as an insurance producer.
3. Between 1994 and 2006, Respondent solicited clients to purchase bail bonds through the use of a business card that read "Crow Custom Bail Bonds, Bonds Service to Fit Your Needs, 24 Hour a Day – Weekends – Holidays to serve you better, No Collateral Needed, call Ivory Crow, (480) 430-1661, Leave A Message (480) 986-0842". Respondent then collected bond premium monies and defendant and indemnitor information and gave it to Richard Dickerson of Affordable Bail Bonds, along with the Deed of Trust to Respondent's home to collateralize the bonds. Respondent received a fee of 35% of the bond amount for each bond secured through Affordable Bail Bonds.

CONCLUSIONS OF LAW

1. The Director has jurisdiction over this matter.

1 COPY of the foregoing mailed
2 This 27th day of September, 2006, to:

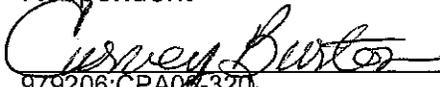
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22 AND COPY MAILED SAME DATE BY
23 Certified Mail, Return Receipt Requested, to:

24 Ivory O. Crow
25 429 N. 104th Place
26 Apache Junction, AZ 45207
Respondent


979206:CPA08-320