

JUL 26 2013

DEPT OF INSURANCE
BY 

STATE OF ARIZONA
DEPARTMENT OF INSURANCE

In the Matter of:

HEBEL, CRYSTAL LORRAINE
(Arizona License Number 978480)
(National Producer Number 15903160)

No. 13A-092-INS

CONSENT ORDER

Respondent.

The State of Arizona Department of Insurance ("Department") has received evidence that **Crystal Lorraine Hebel** violated provisions of Title 20, Arizona Revised Statutes. Respondent wishes to resolve this matter without the commencement of formal proceedings, and admits the following Findings of Fact are true and consents to entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

1. Crystal Lorraine Hebel ("Respondent") is, and was at all material times, licensed as an Arizona non-resident travel (limited) insurance producer, Arizona license number 978480, which expires on June 30, 2014.

2. Respondent's addresses of record are: 3300 Business Park Dr., Stevens Point, WI 54482 (business); 950 Chase St., Wisconsin Rapids, WI 54495-4133 (mailing and residence).

Home State Revocation

3. On or about June 21, 2011, the State of Wisconsin Department of Insurance revoked Respondent's resident travel producer license for cause.

4. Respondent failed to report the administrative action taken against her resident license to the Department within 30 days.

1 **CONCLUSIONS OF LAW**

2 1. The Director has jurisdiction over this matter.

3 2. Respondent's conduct, as alleged above, constitutes failure to meet the
4 requirement for a non-resident license that the licensee is currently licensed and in good
5 standing in the person's home state, within the meaning of A.R.S. § 20-287(A)(1).

6 3. Respondent's conduct, as alleged above, constitutes failure to report to the
7 Director, within 30 days after the final disposition of the matter, any administrative action taken
8 against the producer in another jurisdiction, within the meaning of A.R.S. § 20-301(A).

9 4. Respondent's conduct, as described above, constitutes a violation of Title 20,
10 within the meaning of A.R.S. § 20-295(A)(2).

11 5. Grounds exist for the Director to suspend, revoke, or refuse to renew
12 Respondent's insurance license, impose a civil penalty and/or order restitution pursuant to
13 A.R.S. §§20-295(A) and (F).

14 **ORDER**

15 IT IS HEREBY ORDERED THAT:

16 1. Respondent's non-resident license, Arizona license number 978480, is revoked
17 effective immediately upon entry of this Order.

18 DATED AND EFFECTIVE this 26th day of July, 2013.

19 Germaine L. Marks
20 GERMAINE L. MARKS
21 Director of Insurance
22
23

1 **CONSENT TO ORDER**

2 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law
3 and Order.

4 2. Respondent admits the jurisdiction of the Director of Insurance, State of Arizona,
5 and admits the foregoing Findings of Fact and consents to the entry of the foregoing
6 Conclusions of Law and Order.

7 3. Respondent is aware of her right to notice and to a hearing, at which she may be
8 represented by counsel, present evidence and examine witnesses. Respondent irrevocably
9 waives her right to such notice and hearing and to any court appeals relating to this Consent
10 Order.

11 4. Respondent states that no promise of any kind or nature whatsoever, except as
12 expressly contained in this Consent Order, was made to her to induce her to enter into this
13 Consent Order and that she has entered into this Consent Order voluntarily.

14 5. Respondent acknowledges that the acceptance of this Consent Order by the
15 Director is solely to settle this matter against her and does not preclude any other agency,
16 officer, or subdivision of this state including the Department from instituting civil or criminal
17 proceedings as may be appropriate now or in the future.

18 6. Respondent acknowledges that this Consent Order is an administrative action
19 that the Department will report to the National Association of Insurance Commissioners (NAIC)
20 and that she may have to report this administrative action on any future licensing applications
21 either to the Department or other States' Departments of Insurance.

22 _____
Date Crystal Lorraine Hebel
Crystal Lorraine Hebel, Arizona License No. 978480

1 COPIES of the foregoing mailed/delivered
this 26th day of July, 2013, to:

2 Crystal Lorraine Hebel
3 950 Chase St.
4 Wisconsin Rapids, WI 54495-4133
Respondent

5 Mary Kosinski, Executive Assistant for Regulatory Affairs
6 Mary Butterfield, Consumer Affairs Assistant Director
7 Catherine M. O'Neil, Consumer Legal Affairs Officer
8 Steve Fromholtz, Licensing Supervisor
9 Department of Insurance
10 2910 North 44th Street, Suite 210
11 Phoenix, Arizona 85018


12 Curvey Walters Burton