

**BEFORE THE INSURANCE COMMISSIONER
FOR THE STATE OF ARKANSAS**

ARKANSAS INSURANCE DEPARTMENT,)
Petitioner)
)
vs.)
)
CRYSTAL LORRAINE HEBEL,)
Respondent)
)

A.I.D. NO. 2014- 048

CONSENT ORDER

On this day, the matter of Crystal Lorraine Hebel (“Respondent”) came before Jay Bradford, Arkansas Insurance Commissioner (“Commissioner”). The Arkansas Insurance Department (“Department”) is represented by Amanda J. Andrews, Associate Counsel, in this matter. From the facts and law before the Commissioner, he finds as follows:

FINDINGS OF FACT

1. Respondent is a resident of Wisconsin and holds Arkansas Non-Resident Producer License No. 375675
2. On May 20, 2011, Respondent’s producer license was revoked by Wisconsin, her home state, for failure to pay delinquent taxes. Thereafter, Respondent’s producer license was revoked by eight other states, including Arizona, South Carolina, Massachusetts, West Virginia, North Dakota, Idaho, Wyoming and Delaware.
3. To date, Respondent has not disclosed these administrative actions to the Department, and she does not have a license in good standing in her home state.
4. Respondent has voluntarily waived her right to counsel and her right to an administrative hearing.

CONCLUSIONS OF LAW

From the Findings of Fact contained herein, the Commissioner concludes as follows:

5. The Commissioner has jurisdiction over the parties and the subject matter pursuant to Arkansas Code Annotated § 23-61-103.

6. Arkansas law requires a licensee to report any criminal charge or plea in any court within thirty (30) days, and to report any administrative action taken against him in another jurisdiction or by another governmental agency in this state within thirty (30) days after the final disposition of the matter. Ark. Code Ann. §§ 23-64-201(e) and 23-64-517(a), (b).

7. The Commissioner may revoke a producer's license for any one (1) or more of the following causes: violating a law of this or any state; having been convicted of a felony; using fraudulent, coercive, or dishonest practices or demonstrating incompetence, untrustworthiness, lack of good personal or business reputation, or financial irresponsibility; or having an insurance producer license or its equivalent denied, suspended, or revoked in any other state, province, district, or territory. Ark. Code Ann. § 23-64-512(a).

8. Respondent failed to disclose to the Department that her producer license was revoked by her home state and eight (8) other states. Presently, Respondent does not have a producer license in good standing in her home state and, therefore, is not permitted to hold a producer license in Arkansas.

IT IS HEREBY ORDERED:

Based upon the foregoing, the parties hereto agree that the Respondent's Arkansas Non-Resident License No. 375675 should be and hereby is immediately revoked.

IT IS SO ORDERED THIS 11th DAY OF March, 2014.

Crystal Hebel

CRYSTAL LORRAINE HEBEL
RESPONDENT

Jay Bradford

JAY BRADFORD
INSURANCE COMMISSIONER
STATE OF ARKANSAS

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