

STATE OF ARIZONA
DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

In the Matter of:

Eaddy, Miranda

(National Producer No. 18693512)

Respondent

No. 20A-002-INS

ORDER

On January 7, 2021, the Office of Administrative Hearings through Administrative Law Judge Thomas Shedden issued an Administrative Law Judge Decision (“Recommended Decision”) received by the Director of the Arizona Department of Insurance and Financial Institutions (“Director”) on January 8, 2021, a copy of which is attached and incorporated by reference. The Director has reviewed the Recommended Decision and enters the following:

1. The Director ADOPTS the Recommended Findings of Fact, except to CORRECT the following:
 - a. The Director corrects the finding that “[o]n January 29, 2019, the Arizona Department of Insurance and Financial Institutions (“Department”) issued a Notice of Hearing.”¹ The Director finds that on **October 2, 2020**, the Arizona Department of Insurance and Financial Institutions issued a Notice of Hearing.
 - b. The Director corrects the finding that “[o]n September 19, 2018, Florida suspended Ms. Eaddy’s producer’s license.”² The Director finds that on September 19, 2018, the Florida Department of Financial Services placed Ms. Eaddy on **probation**.
 - c. The Director corrects the finding that “[o]n November 19, 2018, Florida revoked Ms. Eaddy’s license.”³ The Director finds that on November 19, 2018, Florida

¹ Administrative Law Judge’s Decision Page 1, line 14.

² Administrative Law Judge’s Decision Page 2, line 5.

³ Administrative Law Judge’s Decision Page 2, line 6.

1 Department of Financial Services **suspended** Ms. Eaddy's "all licenses."

2 d. The Director corrects the finding that "[o]n June 11, 2018, South Dakota revoked
3 Ms. Eaddy's license for failure to report other states' actions."⁴ The Director finds
4 that on June 11, **2019**, South Dakota revoked Ms. Eaddy's license for failure to
5 report other states' actions.

6 2. The Director ADOPTS the Recommended Conclusions of Law.

7 3. The Director ADOPTS the Recommended Order and orders Miranda Eaddy's
8 Arizona insurance producer license, National Producer Number 18693512, is **revoked**
9 effective immediately.

10 **NOTIFICATION OF RIGHTS**

11 Pursuant to Arizona Revised Statutes ("A.R.S.") § 41-1092.09, Respondent may
12 request a rehearing or review with respect to this Order by filing a written motion with the
13 Director of the Department of Insurance and Financial Institutions within 30 days after the
14 date of this Order, setting forth the basis for relief under Arizona Administrative Code R20-
15 6-114(B). Pursuant to A.R.S. § 41-1092.09, it is not necessary to request a rehearing before
16 filing an appeal to the Superior Court.

17 Respondent may appeal the final decision of the Director to the Superior Court of
18 Maricopa County for judicial review, pursuant to A.R.S. § 20-166. A party filing an appeal
19 must notify the Office of Administrative Hearings of the appeal within ten days after filing
20 the complaint commencing the appeal, pursuant A.R.S. § 12-904(B).

21 DATED this 22nd day of January, 2021.

22 

23 _____
24 Evan G. Daniels, Director
25 Arizona Department of Insurance and
26 Financial Institutions

⁴ Administrative Law Judge's Decision Page 2, line 14.

1 **COPY** of the foregoing electronically transmitted
this 25th day of January, 2021, to:

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

5 **COPY** mailed same date by U.S.
6 Certified Mail, Electronic Receipt Requested, to:

7 Miranda Eaddy
8 1 Griffin Road North
9 Windsor, CT 06095-1512 9489 0090 0027 6265 2238 77
10 Respondent

11 Miranda Eaddy
12 56 Gloria Street
13 Windsor, CT 06095 9489 0090 0027 6265 2238 60
14 Respondent

15 **COPY** of the foregoing delivered/mailed same date to:

16 Deian Ousounov, Regulatory Legal Affairs Officer
17 Ana Starcevic, Paralegal Project Specialist
18 Steven Fromholtz, Licensing Division Manager
19 Linda Lutz, Legal Assistant
20 Jeff Eavenson, Investigator
21 Arizona Department of Insurance and Financial Institutions
22 100 N 15th Avenue, Suite 261
23 Phoenix, Arizona 85007

24 Miranda Eaddy
25 Miranda.Eaddy@thehartford.com
26 Respondent

Lynette Evans, Assistant Attorney General
AdminLaw@azag.gov
Attorney for the Department of Insurance and Financial Institutions

24 *Ana Starcevic* for
25 _____
26 Francine Juarez

IN THE OFFICE OF ADMINISTRATIVE HEARINGS

In the Matter of:

No. 20A-002-INS

Eaddy, Miranda
(National Producer No. 18693512)

**ADMINISTRATIVE LAW JUDGE
DECISION**

Respondent

HEARING: January 4, 2021

APPEARANCES: No one appeared for Respondent; Lynette Evans Esq. for the
Department of Insurance and Financial Institutions

ADMINISTRATIVE LAW JUDGE: Thomas Shedden

FINDINGS OF FACT

1. On January 29, 2019, the Arizona Department of Insurance and Financial Institutions (“Department”) issued a Notice of Hearing setting the above-captioned matter for hearing on November 19, 2020 at the Office of Administrative Hearings.
2. The matter was continued and rescheduled to convene at 1:00 p.m. January 4, 2021.
3. Respondent Miranda Eaddy did not appear at 1:00 p.m. January 4, 2021 and the matter was convened in her absence at about 1:15 p.m.
4. The Department presented the testimony of its senior investigator Jeff Eavenson.
5. Ms. Eaddy holds an Arizona non-resident producer license, National Producer Number 18693512. A non-resident license holder must be licensed in another state.
6. Ms. Eaddy’s home state is Connecticut.
7. On September 30, 2019, Ms. Eaddy’s Connecticut license was cancelled.
8. Ms. Eaddy’s addresses of record are 1 Griffin Road North, Windsor, Connecticut, 6095-1512 (business), 56 Gloria St. Windsor, Connecticut, 06095 (mailing), and miranda.eaddy@thehartford.com (business email). The Notice of Hearing shows that it was sent to Ms. Eaddy at all three addresses.

1 9. As pertinent to this matter, Ms. Eaddy was also licensed in California, Indiana,
2 Louisiana, North Dakota, South Dakota, and Washington.

3 10. On August 29, 2019, California revoked Ms. Eaddy's producer's license for a
4 failure to respond, criminal history record.

5 11. On September 19, 2018, Florida suspended Ms. Eaddy's producer's license and
6 assessed against her a \$1500 fine. On November 19, 2018, Florida revoked Ms. Eaddy's
7 license for failure to pay that fine.

8 12. On October 4, 2019, Indiana suspended Ms. Eaddy's license based on other
9 states' actions.

10 13. On March 20, 2019, Louisiana revoked Ms. Eaddy's license for failing to report
11 other states' actions.

12 14. On April 23, 2018, Ms. Eaddy's North Dakota license was classified as conditional
13 based on other states' actions.

14 15. On June 11, 2018, South Dakota revoked Ms. Eaddy's license for failure to report
15 other states' actions.

16 16. On December 18, 2018, Washington revoked Ms. Eaddy's license for failure to
17 report other states' actions.

18 17. Ms. Eaddy was required to report to the Department these other states'
19 disciplinary actions against her, but did not do so.

20 18. The Department requests that Ms. Eaddy's license be revoked.

21 **CONCLUSIONS OF LAW**

22 1. The Department bears the burden of persuasion. ARIZ. REV. STAT. § 41-
23 1092.07(G).

24 2. The burden of proof at an administrative hearing falls to the party asserting a
25 claim, right or entitlement. The standard of proof is that of the preponderance of the
26 evidence. ARIZ. ADMIN. CODE § R2-19-119.

27 3. A preponderance of the evidence is:

28 The greater weight of the evidence, not necessarily established
29 by the greater number of witnesses testifying to a fact but by
30 evidence that has the most convincing force; superior
evidentiary weight that, though not sufficient to free the mind

1 wholly from all reasonable doubt, is still sufficient to incline a fair
2 and impartial mind to one side of the issue rather than the other.

3 BLACK'S LAW DICTIONARY 1373 (10th ed. 2014).

4 4. Ms. Eaddy received proper notice of the hearing. See ARIZ. REV. STAT. § 41-
5 1092.04.

6 5. Because Ms. Eaddy is no longer licensed in her home state of Connecticut, she
7 does not meet the requirements for a non-resident license in Arizona. ARIZ. REV. STAT. §
8 20-287(A).

9 6. Ms. Eaddy has had her licenses in other states revoked, which is a violation of
10 ARIZ. REV. STAT. section 20-295(A)(9).

11 7. Ms. Eaddy was required to report to the Department the administrative actions
12 taken against her by California, Indiana, Louisiana, North Dakota, South Dakota, and
13 Washington, within thirty days of each of those actions. ARIZ. REV. STAT. § 20-301(A).
14 Because Ms. Eaddy failed to report those administrative actions, she has violated ARIZ.
15 REV. STAT. section 20-295(A)(2).

16 8. Because Ms. Eaddy has violated ARIZ. REV. STAT. section 20-295, the
17 Department has authority to revoke her license.

18 9. Considering the facts and circumstances of this matter, Ms. Eaddy's license
19 should be revoked.

20 **ORDER**

21 **IT IS ORDERED** that Miranda Eaddy's license number 18693512 is revoked.

22 *In the event of certification of the Administrative Law Judge Decision by the Director of*
23 *the Office of Administrative Hearings, the effective date of the Order will be the date of*
24 *that certification.*

25 Done this day, January 7, 2021.

26 /s/ Thomas Shedden

27 Thomas Shedden

28 Administrative Law Judge

Transmitted electronically to:

Evan Daniels, Director
Arizona Department of Insurance

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