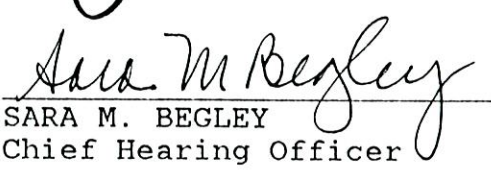


1 2. Any and all of Respondent's insurance licenses are
2 revoked effective immediately.

3 DATED this 7th day of July, 1992.

4 
5 _____
6 SUSAN GALLINGER
7 Director of Insurance

8 
9 _____
10 SARA M. BEGLEY
11 Chief Hearing Officer

12 COPY of the foregoing mailed/delivered
13 this 7th day of July, 1992, to:

14 Joseph M. Hennelly, Jr., Deputy Director
15 Scott B. Greenberg, Business Manager
16 Maureen J. Catalioto, Licensing Supervisor
17 Department of Insurance
18 3030 N. 3rd Street, Suite 1100
19 Phoenix, Arizona 85012

20 Eddie R. Bokish
21 888 East Clinton, #1100
22 Phoenix, Arizona 85020

23 
24 _____
25 Chris Crawford

JUN 11 1992

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

DEPARTMENT OF INSURANCE
By CC

In the Matter of)

Docket No. 7743

Eddie R. Bokish)

NOTICE OF HEARING

Respondent.)

PLEASE TAKE NOTICE that pursuant to the provisions of A.R.S. §§ 20-161 through 20-165 and 41-1061 et seq., the above-captioned matter will be heard before the Director of Insurance of the State of Arizona ("Director") or her duly designated representative, on the 14th day of July, 1992, at 9:30 o'clock a.m., at 3030 North Third Street, Suite 1100, Phoenix, Arizona.

Motions to continue this matter shall be made in writing not less than five (5) business days prior to the date set for the Hearing.

A.R.S. § 20-164 entitles any person affected by this hearing to appear in person and by counsel, to be present during the giving of all evidence, to have a reasonable opportunity to inspect all documentary evidence, to examine witnesses, to present evidence in support of the person's interests, and to have subpoenas issued by the Director to compel attendance of witnesses and production of evidence in the person's behalf.

On January 23, 1992, the Arizona Department of Insurance adopted A.A.C. R4-14-101 through R4-14-115, setting forth the rules of practice and procedure applicable in

1 contested cases before the Director of Insurance. The hearing
2 will be conducted pursuant to these rules.

3 PURSUANT TO A.A.C. R4-14-106, RESPONDENT SHALL FILE A
4 WRITTEN ANSWER WITHIN TWENTY (20) DAYS AFTER ISSUANCE OF THIS
5 NOTICE OF HEARING. THE ANSWER SHALL STATE RESPONDENT'S POSITION
6 OR DEFENSE AND SHALL SPECIFICALLY ADMIT OR DENY EACH ASSERTION
7 IN THE NOTICE OF HEARING. ANY ASSERTION NOT DENIED SHALL BE
8 DEEMED TO BE ADMITTED. ANY DEFENSE NOT RAISED IN THE ANSWER
9 SHALL BE DEEMED WAIVED. IF AN ANSWER IS NOT TIMELY FILED, THE
10 RESPONDENT SHALL BE DEEMED IN DEFAULT AND THE DIRECTOR MAY DEEM
11 THE ALLEGATIONS ARE TRUE, AND TAKE WHATEVER ACTION IS
12 APPROPRIATE, INCLUDING SUSPENSION, REVOCATION, DENIAL OF A
13 LICENSE, OR RENEWAL OF A LICENSE, IMPOSITION OF A CIVIL PENALTY
14 AND/OR ORDER RESTITUTION TO ANY PARTY INJURED.

15 The Director has cause to believe and alleges the
16 following:

17 1. On or about February 13, 1987, Respondent was
18 granted by the Arizona Department of Insurance (ADOI) an agent's
19 license to transact life and disability insurance.

20 2. On or about October 12, 1989, Respondent's check,
21 number 2276, dated September 30, 1989, in the amount of \$29.90,
22 in payment of Respondent's renewal licensing fees pursuant to
23 A.R.S. §§ 20-167(A)(4)(a), 20-167(C), 20-294(C) and 20-314 was
24 not honored by Respondent's bank and was returned to ADOI
25 stamped "UNABLE TO LOCATE."

26 3. On or about October 26, 1989, ADOI sent to the
27 home address referenced on Respondent's Insurance License
28 Application "Notification" informing Respondent that the

1 above-referenced check had been returned to ADOI as described
2 above and notifying Respondent that Respondent was required to
3 submit to ADOI replacement payment within the time period
4 required in the notification.

5 4. On or about October 29, 1989, the Notification was
6 returned to ADOI with "MOVED LEFT NO ADDRESS" stamped on the
7 envelope.

8 5. On or about October 16, 1991, Respondent's check,
9 without check number, dated October 3, 1991, in the amount of
10 \$135.65, in payment of Respondent's renewal licensing fees
11 pursuant to A.R.S. §§ 20-167(A)(4)(a), 20-167(C), 20-294(C) and
12 20-314 was not honored by Respondent's bank and was returned to
13 ADOI stamped "DO NOT REDEPOSIT. ENTER FOR COLLECTIONS ONLY.
14 INSUFFICIENT FUNDS."

15 6. On or about December 17, 1991 and on or about
16 January 21, 1992, ADOI sent to the home address referenced on
17 Respondent's Insurance License Application "Notification"
18 informing Respondent that the above-referenced check had been
19 returned to ADOI as described above and notifying Respondent
20 that Respondent was required to submit to ADOI replacement
21 payment within the time period required in the notification.

22 7. On or about December 23, 1991 and on or about
23 January 27, 1992, the ADOI received certified mail "return
24 receipts" indicating the Notification mailed to Respondent's
25 mailing address was accepted by Respondent on December 18, 1991
26 and January 23, 1992, respectively.

27 8. On or about February 3, 1992, Respondent's spouse
28 paid \$150.00 cash toward the total \$165.55 owed from the two

1 returned checks. Respondent's spouse verbally promised that the
2 remaining \$15.55 balance due would be paid not later than March
3 2, 1992. The Business Manager, immediately after receiving
4 payment, handed to Respondent's spouse a letter addressed to
5 Respondent acknowledging the receipt of the \$150.00 payment and
6 requiring the \$15.55 balance due be paid not later than March 2,
7 1992.

8 9. On or about May 5, 1992, the ADOI sent a "Final
9 Notice" to the "home address" stated on Respondent's Insurance
10 License Application.

11 10. On or about May 7, 1992, the Final Notice was
12 returned to the ADOI by the U.S. Post Office with "MOVED LEFT NO
13 ADDRESS" stamped on the envelope.

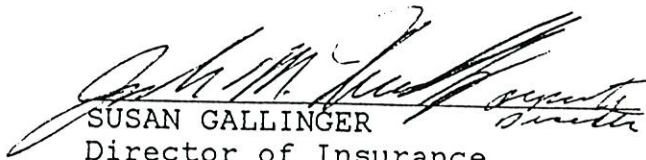
14 11. Respondent's above-referenced conduct constitutes
15 violation of A.R.S. §§ 20-167(A)(4)(a), 20-167(C), 20-294(C),
16 20-313, 20-314, 20-316(A)(1) and 20-316(C). If after hearing
17 the Director makes such a finding, she may suspend or revoke
18 Respondent's license and/or impose civil penalties pursuant to
19 A.R.S. § 20-316.

20 Pursuant to A.R.S. § 20-150, the Director herewith
21 delegates all of her authority, powers, duties and functions,
22 whether ministerial or discretionary, with which she is vested
23 as Director of Insurance of the State of Arizona, whether

24 . . .
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26 . . .
27 . . .
28 . . .

1 implied or expressed, to Sara M. Begley for the purpose of
2 acting as hearing officer in this matter. This delegation of
3 authority shall continue until specifically revoked.

4 DATED this 11th day of June, 1992.

5
6
7 
8 SUSAN GALLINGER
9 Director of Insurance

10
11
12 Copy of the foregoing mailed
13 this 11th day of June, 1992:

14 Joseph M. Hennelly, Jr., Deputy Director
15 Scott B. Greenberg, Business Manager
16 Maureen J. Catalioto, Licensing Supervisor
17 Arizona Department of Insurance
18 3030 North Third Street, Suite 1100
19 Phoenix, Arizona 85012-3089

20 Mr. Eddie R. Bokish
21 888 East Clinton, #1100
22 Phoenix, Arizona 85020

23 
24 Chris Crawford