

FILED  
JUN 26 1984  
DEPARTMENT OF INSURANCE  
By \_\_\_\_\_

STATE OF ARIZONA  
DEPARTMENT OF INSURANCE

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In the Matter of ) Docket No. 5321  
RALPH D. BREDAHL, ) ORDER ON REHEARING  
Respondent. )

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THIS MATTER regularly came on for rehearing on the 30th day of May, 1984, before Jeffrey P. Larson, Chief Hearing Officer for the Department of Insurance, the Department being represented by Susan Gallinger, Assistant Attorney General, and the Respondent appearing in person and by his counsel, Mark A. Bregman, and other evidence and testimony having been submitted it is found as follows:

1. It appears that the complaint lodged against the Respondent was a result of the denial of a claim by an insurance company.
2. The Respondent explains that his failure to obtain the coverage on the boat was due to Mr. Thomason's driving record and that it took approximately four months to find an insurer that would provide the coverage.
3. The Respondent also explains that the mistake in his letter to Mr. Thomason dated July 17, 1982, regarding the amount due on the policy was due to an accounting error.
4. The complainant has been compensated for the loss of his boat and for the initial premium paid on the policy.
5. Considering all the evidence, the plausibility of the testimony, and the credibility of the witnesses, it appears that the Respondent may have poor business practices but is not

1 to incompetent as to merit the revocation of his license. It  
2 does not appear that he misappropriated policyholder funds.

3 IT IS THEREFORE ORDERED vacating the Director's Order  
4 dated December 2, 1983, and dismissing this matter.

5 EFFECTIVE this 26th day of June, 1984.

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9 S. DAVID CHILDERS  
10 Director of Insurance

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12 JEFFREY F. LARSON  
13 Chief Hearing Officer  
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1 COPY of the foregoing mailed this  
2 \_\_\_\_\_ day of June, 1984, to:

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