STATE OF ARIZONA

Department of Insurance and Financial Institutions FILED August 11, 2020 by AS

STATE OF ARIZONA DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

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In the Matter of:

Producer No. 8754929)

FIELDS, MYKEL REN (National

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No. 19A-131-INS

ORDER

Respondent

On July 29, 2020, the Office of Administrative Hearings through Administrative Law Judge Velva Moses-Thompson issued an Administrative Law Judge Decision ("Recommended Decision") received by the Director of the Arizona Department of Insurance and Financial Institutions ("Director") on July 29, 2020, 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 and Conclusions of Law.
- 2. The Director ADOPTS the Recommended Order and orders that Mykel Ren Fields' Arizona insurance producer license, National Producer Number 8754929, is revoked effective immediately.

NOTIFICATION OF RIGHTS

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

Respondent may appeal the final decision of the Director to the Superior Court of Maricopa County for judicial review, pursuant to A.R.S. § 20-166. A party filing an appeal

must notify the Office of Administrative Hearings of the appeal within ten days after filing 2 the complaint commencing the appeal, pursuant A.R.S. § 12-904(B). DATED this ^{11th} day of August 3 4 5 Evan G. Daniels, Director 6 Arizona Department of Insurance and **Financial Institutions** 7 8 **COPY** of the foregoing electronically transmitted 9 this 13th day of August , 2020, to: 10 Velva Moses-Thompson, Administrative Law Judge 11 Office of Administrative Hearings https://portal.azoah.com/submission 12 13 COPY mailed same date by U.S. First Class Mail and Certified Mail, Return Receipt Requested, to: 14 Mykel Ren Fields 15 2335 Kendricks Loop 9489 0090 0027 6266 5173 71 16 Parks, AZ 86018 Respondent 17 Mykel Ren Fields 18 1794 East Route 66 Flagstaff, AZ 86004 19 9489 0090 0027 6266 5173 64 Respondent 20 **COPY** of the foregoing delivered/emailed same date to: 21 22 Deian Ousounov, Regulatory Legal Affairs Officer Ana Starcevic, Paralegal Project Specialist 23 Steven Fromholtz, Licensing Division Manager Jeff Eavenson, Investigator 24 Arizona Department of Insurance and Financial Institutions 100 N 15th Avenue, Suite 261 25 Phoenix, Arizona 85007 26

Order; 19A-131-INS Continued

1	COPY sent same date via electronic mail to:
2	Mykel Ren Fields
3	mykelren@hotmail.com Respondent
4	Lynette Evans, Assistant Attorney General
5	AdminLaw@azag.gov Attorney for the Department of Insurance and Financial Institutions
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7	Francine Juarez Francine Juarez
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IN THE OFFICE OF ADMINISTRATIVE HEARINGS

In the Matter of:

No. 19A-131-INS

ADMINISTRATIVE LAW JUDGE DECISION

FIELDS, MYKEL REN, (National Producer No. 8754929) Respondent.

HEARING: July 9, 2020

<u>APPEARANCES</u>: Respondent Mykel Ren Fields did not appear. Assistant Attorney General Lynette Evans appeared on behalf of the Arizona Department of Insurance.

ADMINISTRATIVE LAW JUDGE: Velva Moses-Thompson

FINDINGS OF FACT

- 1. In 2017, the Arizona Department of Insurance (Department) issued an Arizona resident insurance producer license with lines of authority in property and casualty insurance to Respondent. The license expires on July 31, 2021.
- 2. Respondent's addresses of record with the Department were: 1794 E. Route 66, Flagstaff, AZ 86004 (business and mailing) and mykelren@hotmail.com (business e-mail).
- 3. On or about July 9, 2019, Farmers Insurance sent a letter to the Department's Insurance Fraud Unit that contained an allegation that Ms. Fields received a \$1,200 cash payment from a customer that she did not credit to the customer's account, nor deposit with the companies. See Exhibit 2. Farmers Insurance conducted an investigation regarding the incident and interviewed Respondent. Respondent expressed that she took the payment because the bank was closed and she did not want to leave the payment at the office overnight. Farmers Insurance terminated Ms. Fields appointment with several companies. See id.

- 4. On or about August 8, 2019, the Department issued a subpoena duces tecum to Respondent, instructing Respondent to appear at the Department on August 26, 2019 at 9:00 a.m., and provide testimony and documents related to Farmer's Insurance.
 - 5. Respondent failed to appear at the Department on August 26, 2019.
- 6. The Department mailed the Notice of Hearing to Respondent at her business and mailing addresses of record.
- 7. Although the beginning of the duly noticed hearing was delayed approximately 15 minutes, Respondent did not appear personally or through a duly authorized representative, contact the Office of Administrative Hearings to request a continuance or that the time for the hearing be further delayed, or present any evidence at the hearing to defend her license.
- 8. The Department appeared through its attorney and presented the testimony of Investigator Jeffrey Eavenson of the Department's Administrative Enforcement Unit.

CONCLUSIONS OF LAW

- 1. This matter lies within the Department's jurisdiction.¹
- 2. The Notice of Hearing that the Department mailed to Respondent at her address of record was reasonable, and Respondent is deemed to have received notice of the hearing.²
- 3. This matter is a disciplinary proceeding wherein the Department must prove by a preponderance of the evidence that Respondent violated the State's Insurance Laws.³
- 4. The Department has established by a preponderance of the evidence that Respondent violated Arizona Revised Statutes (A.R.S.) § 20-295(A)(2).
- 5. Grounds exist for the Director of the Department to suspend, revoke, or refuse to renew Respondent's License pursuant to A.R.S. § 20-295(A).

¹ See A.R.S. §§ 20-281 to 20-302.

² See A.R.S. §§ 41-1092.04; 41-1092.05(D).

³ See A.A.C. R2-19-119.

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ORDER

Based upon the above, Respondent's License shall be revoked on the effective date of the Order entered in this matter.

In the event of certification of the Administrative Law Judge Decision by the Director of the Office of Administrative Hearings, the effective date of the Order will be five (5) days from the date of that certification.

Done this day, July 29, 2020.

/s/ Velva Moses-Thompson Administrative Law Judge

Transmitted electronically to:

Christina Corieri, Interim Director Arizona Department of Insurance