



1 after reviewing the parties' requests for rehearing or review of  
2 the Order, IT IS ORDERED:

3 1. The findings of fact, conclusions of law, and  
4 discussion in the Order are affirmed.

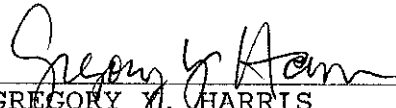
5 2. License #18400 shall not be renewed.

6 3. Any time after the effective date of the Order,  
7 Mr. Rovala may reapply for the issuance of an insurance license.

8 DATED this 15th day of February, 1995.

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10 

11 CHRIS HERSTAM  
12 Director of Insurance

13 

14 GREGORY J. HARRIS  
15 Chief Administrative Law Judge

16 COPY of the foregoing mailed/delivered  
17 this 15th day of February, 1995, to:

18 Gay Ann Williams, Deputy Director  
19 Charles R. Cohen, Executive Assistant Director  
20 Maureen Catalioto, Supervisor, Licensing  
21 John Gagne, Acting Manager, Investigations  
22 Department of Insurance  
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24 Phoenix, Arizona 85018

25 Peter H. Schelstraete  
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29 Kari Aulis Rovala, dba  
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35 Chris Crawford