

APR 16 1996

STATE OF ARIZONA  
DEPARTMENT OF INSURANCE

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In the Matter of:	)	Docket No. 96A-275-INS
	)	
CONRAD K. ALLEN, NOEL S.	)	
ALLEN, KAY S. ALLEN, and	)	ORDER
AMERICAN PATHFINDERS, INC.,	)	
	)	
Respondents.	)	
	)	
	)	

On April 12, 1996, the Office of Administrative Hearings, through Administrative Law Judge Lewis D. Kowal submitted "Recommended Findings of Fact, Conclusions of Law and Recommended Order", a copy of which is attached and incorporated by this reference. The Director of the Arizona Department of Insurance has reviewed the recommendation, and enters the following order:

1. The recommended findings of fact and conclusions of law are adopted.
2. All insurance licenses issued to Respondents Conrad K. Allen, Noel Smith Allen and Kay S. Allen are immediately revoked.

NOTIFICATION OF RIGHTS

The aggrieved party may request a rehearing with respect to this Order by filing a written petition with the Office of Administrative Hearings within 30 days of the date of this Order, setting forth the basis for such relief pursuant to A.A.C. R20-6-114(B).

1                   The final decision of the Director may be appealed to  
2 the Superior Court of Maricopa County for judicial review  
3 pursuant to A.R.S. §20-166.

4  
5                   EFFECTIVE this 16<sup>th</sup> day of April, 1996

6  
7                   Chris Herstam  
8 Chris Herstam  
Director of Insurance

9 A copy of the foregoing  
10 mailed this 16<sup>th</sup> day of  
April, 1996

11 Charles R. Cohen, Deputy Director  
12 Gregory Y. Harris, Executive Assistant Director  
13 John Gagne, Assistant Director  
14 Arnold Sniegowski, Investigator  
15 Maureen Catalioto, Supervisor  
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20 Conrad K. Allen  
21 269 S. Solomon  
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22 Noel S. Allen  
23 1725 E. Lockwood  
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24 Kay S. Allen  
25 269 S. Lockwood  
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26 American Pathfinders, Inc.  
27 P.O. Box 699  
Mesa, AZ 85211

28 American Pathfinders, Inc.  
1350 E. McKellips, #4  
Mesa, AZ 85203

Cursey Walters Burton