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FILED

JAN 16 2013

Department of Insurance
State of Idaho

**BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE
OF THE STATE OF IDAHO**

In the Matter of:

CRYSTAL LORRAINE HEBEL,
Idaho Non-resident Insurance Producer,
License No. 362719.

Docket No. 18-2846-13

**SUMMARY ORDER REVOKING
IDAHO NON-RESIDENT INSURANCE
PRODUCER LICENSE**

The Director of the State of Idaho, Department of Insurance (Director), has received notice of the entry of an Order of Revocation by the Commissioner of Insurance of the State of Wisconsin, which order revoked the Wisconsin resident insurance producer license issued to CRYSTAL LORRAINE HEBEL (HEBEL). Upon review of such order, and, pursuant to the authority granted by Idaho Code § 41-1016(2), the Director does hereby make the following findings and enter a Summary Order as follows:

FINDINGS OF FACT

1. HEBEL, at all times relevant hereto, was licensed as a resident insurance producer in the state of Wisconsin.

2. On or about May 20, 2011, the Commissioner of Insurance of the State of Wisconsin, entered an Order of Revocation, which order took effect on or about June 20, 2011, revoking the Wisconsin resident producer license issued to HEBEL.

3. HEBEL has been continuously licensed as an Idaho non-resident insurance producer, holding license number 362719 from the date of the initial issuance of such license on November 8, 2010, to the present date.

CONCLUSIONS OF LAW

4. Idaho Code § 41-1016(2) provides that the Director shall, without hearing, suspend for not more than twelve (12) months, or shall revoke or refuse to continue any insurance producer license issued under title 41, chapter 10, Idaho Code, where the Director has received a final order of suspension, revocation or refusal to continue issued by the insurance regulatory official or court of jurisdiction of the licensee's home state. Based on the foregoing, the Director finds that the circumstances set forth above justify the revocation of HEBEL's Idaho non-resident insurance producer license, pursuant to Idaho Code § 41-1016(2).

ORDER

NOW, THEREFORE, IT IS HEREBY ORDERED that Idaho Non-resident Insurance Producer License No. 362719, issued to CRYSTAL LORRAINE HEBEL, is hereby REVOKED, effective immediately.

IT IS FURTHER ORDERED that HEBEL shall immediately return Idaho Non-resident Insurance Producer License No. 362719 to the Idaho Department of Insurance at the following address: 700 West State Street, P.O. Box 83720, Boise, Idaho, 83720-0043.

NOTIFICATION OF RIGHTS

This is a final order of the Director. Any party may file a motion for reconsideration of this final order within fourteen (14) days of the service date of this order. The agency will dispose of the petition for reconsideration within twenty-one (21) days of its receipt, or the petition will be considered denied by operation of law. *See* Idaho Code § 67-5246(4).

Pursuant to Idaho Code §§ 67-5270 and 67-5272, any party aggrieved by this final order may appeal this order by filing a petition in the district court of the county in which:

- i. A hearing was held,
- ii. The final agency action was taken,
- iii. The party seeking review of the order resides, or operates its principal place of business in Idaho, or
- iv. The real property or personal property that was the subject of the agency action is located.

An appeal must be filed within twenty-eight (28) days of (a) the service date of this final order, (b) an order denying petition for reconsideration, or (c) the failure within twenty-one (21) days to grant or deny a petition for reconsideration, whichever is later. *See* Idaho Code § 67-5273. The filing of an appeal to district court does not itself stay the effectiveness or enforcement of the order under appeal.

DATED this 16th day of January, 2013.

STATE OF IDAHO
DEPARTMENT OF INSURANCE



WILLIAM W. DEAL
Director

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that, on this 16th day of January, 2013, I caused a true and correct copy of the foregoing SUMMARY ORDER REVOKING IDAHO NON-RESIDENT INSURANCE PRODUCER LICENSE to be served upon the following by the designated means:

Crystal Lorraine Hebel
950 Chase Street
Wisconsin Rapids, WI 54495-4133

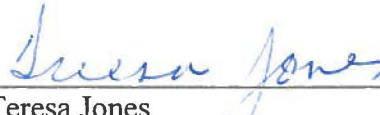
☒ first class mail
☒ certified mail
☐ hand delivery
☐ via facsimile

National Union Fire Insurance Company
of Pittsburgh, Pa.
175 Water Street, 18th Floor
New York, NY 10038

☒ first class mail
☐ certified mail
☐ hand delivery
☐ via facsimile

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Teresa Jones
Assistant to the Director