



**DEPARTMENT OF INSURANCE, FINANCIAL
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

P.O. Box 690, Jefferson City, Mo. 65102-0690

In the Matter of:)
)
) **AHC Case No. 12-2002 DI**
) **DIFP Case No. 12-0224226C**
FERNANDO GUILLERMO CRISSIEN)

SUMMARY ORDER OF REVOCATION

JOHN M. HUFF, Director of the Missouri Department of Insurance, Financial Institutions, and Professional Registration, hereby issues the following Findings of Fact, Conclusions of Law, and Summary Order of Revocation.

Findings of Fact

1. John M. Huff is the duly appointed Director of the Missouri Department of Insurance, Financial Institutions, and Professional Registration (hereinafter, "Director"). The Director has the duty to administer Chapters 374 and 375, RSMo, which includes the supervision, regulation, and discipline of insurance companies, agencies, and producers licensed to operate and conduct business in the State of Missouri.

2. The Missouri Department of Insurance, Financial Institutions and Professional Registration ("Department") originally issued Fernando Guillermo Crissien ("Respondent") a non-resident insurance producer license (No. 8032718) on July 31, 2009. Respondent's license is currently active and will expire on July 31, 2013.

3. On November 8, 2012, the Director filed a Complaint before the Administrative Hearing Commission ("AHC"), Case No. 12-2002 DI, against Respondent alleging that he has cause to discipline Respondent's insurance producer license pursuant to § 375.141.1(1), (2), (4), (6), and (9), RSMo (Supp. 2012) for the following reasons:

- a. Having an insurance producer license or its equivalent denied by the California Department of Insurance;
- b. Failing to report the administrative action of denial to the Director within 30 days of the final disposition of the matter as required by § 375.141.6, a Missouri insurance law;
- c. Being convicted of crimes of moral turpitude;
- d. Intentionally providing materially incorrect or incomplete information on his Uniform Electronic Non-Resident Renewal Application ("Renewal Application"); and
- e. Obtaining or attempting to obtain a producer's license through material misrepresentation or fraud on his Renewal Application.

4. The AHC attempted to serve Respondent with the Notice of Complaint/Notice of Hearing via Certified Mail (Receipt # 7160 3901 9848 8481 9174) on November 9, 2012, at the address Respondent provided to the Director on his Renewal Application, 3535 W. Tierra Buena Ln.,

Unit 274, Phoenix, Arizona 850535. The United States Postal Service returned the certified mail containing the Notice of Complaint/Notice of Hearing to the AHC on December 6, 2012, marked "No Such Number."

5. On January 3, 2013, the Department filed a letter with the AHC notifying it of an updated address for Respondent.

6. On January 15, 2013, the AHC forwarded the Personal Service packet to the Department, so that it could attempt service.

7. The Department attempted to serve Respondent with the Notice of Complaint/Notice of Hearing via Certified Mail (Receipt # 7009 3410 0001 8931 4602) on January 18, 2013, to the most recent address Respondent provided to his domicile state and to the Department, 2408 W. Myrtle Ave., Phoenix, AZ 85021. The United States Postal Service returned the certified mail containing the Notice of Complaint/Notice of Hearing to the Department marked "Unclaimed."

8. The Department attempted to serve Respondent with the Notice of Complaint/Notice of Hearing via United Parcel Service (UPS) mail on February 26, 2013 to 2408 W. Myrtle Ave., Room 15, Phoenix, AZ 85021. UPS delivered the package, but an individual named "Rojas" signed for it, rather than Respondent Crissien.

9. The Department has no other known address for Respondent.

10. Section 375.141.5 provides:

Every insurance producer licensed in this state shall notify the director of any change of address, on forms prescribed by the director, within thirty days of the change. If the failure to notify the director of the change of address results in an inability to serve the insurance producer with a complaint as provided by sections 621.045 to 621.198, RSMo, then the director may immediately revoke the license of the insurance producer until such time as service may be obtained.

Conclusions of Law

11. Pursuant to § 375.141, the Director has the discretion to discipline Respondent's insurance license, including revocation of such license.

12. Pursuant to § 375.141.5, such revocation may be immediate when an insurance producer's failure to notify the Director of any change of address within thirty (30) days of the change results in an inability to serve the insurance producer with a complaint as provided by §§ 621.045 to 621.198 RSMo. Such revocation may be effective until such time as service may be obtained.

SUMMARY ORDER

IT IS HEREBY ORDERED that the non-resident insurance producer license of Fernando Guillermo Crissien (License No. 8032718) is REVOKED until such time as service of the Complaint filed with the Administrative Hearing Commission on November 8, 2012, Case No. 12-2002 DI, may be obtained or until such time as service of a complaint in a future Administrative Hearing Commission action against Respondent Fernando Guillermo Crissien may be obtained.

SO ORDERED, SIGNED AND OFFICIAL SEAL AFFIXED THIS 5TH DAY OF MARCH, 2013.



JOHN M. HUFF, Director
Missouri Department of Insurance,
Financial Institutions & Professional
Registration