

APR 16 2015

FILED

BEFORE THE DEPARTMENT OF INSURANCE
STATE OF NEBRASKA

STATE OF NEBRASKA)
DEPARTMENT OF INSURANCE,)
)
PETITIONER,)
)
VS.)
)
CRYSTAL LESSERT)
(NAIC National Producer #8039364))
)
RESPONDENT.)

CONSENT ORDER

CAUSE NO. A-2007 FIER # 8039364
AMOUNT \$ 1,000. —

APR 16 2015

DISTRIBUTION # 21329161
CHECK # 108590

In order to resolve this matter, the Nebraska Department of Insurance ("Department"), by and through its attorney, Robert M. Bell, and Crystal Lessert ("Respondent") mutually stipulate and agree as follows:

JURISDICTION

1. The Department has jurisdiction over the subject matter and Respondent pursuant to Neb. Rev. Stat. § 44-101.01 and the Insurance Producers Licensing Act, Neb. Rev. Stat. §§ 44-4047 to 4067.

2. Respondent is a licensed insurance producer under the laws of Nebraska at all times material hereto.

STIPULATIONS OF FACT

1. The Department initiated this administrative proceeding by filing a Petition and Notice of Hearing captioned State of Nebraska Department of Insurance vs. Crystal Lessert (NAIC Producer #8039634), Cause No. A-2007, on March 18, 2015.

2. The Department mailed a copy of the Petition and Notice of Hearing to the business address Respondent registered with the Department, 619 W. Webster, P.O. Box 275, Morrill, NE, 69358, and to the home address Respondent registered with the Department, 235 E.

Charles Street, Morrill, NE, 69358, by certified mail, return receipt requested. Respondent received a copy of the Petition and Notice of Hearing.

3. The Petition alleges that Respondent violated Neb. Rev. Stat. §§ 44-4059(1)(b), 44-1525(11) and 44-4059(1)(h) as follows:

- a. On or about July 16, 2014, Barbara Peterson, an Insurance Investigator employed by the Department's Consumer Affairs Division, sent a letter to Respondent at Respondent's registered business address by First Class United States Mail regarding a complaint filed by Mike Johns. No response was received within three weeks of the letter.
- b. On or about August 15, 2014, a follow-up letter demanding immediate response was sent to Respondent's registered business address via certified mail, return receipt requested. On or about August 15, 2014, the correspondence was returned to the Department marked undelivered.
- c. On or about August 20, 2014, a second follow-up letter demanding an immediate response was sent via certified mail, return receipt requested, to Respondent's home address. On or about August 25, 2014, the Domestic Return Receipt was returned to the Department by the United States Post Office confirming delivery.
- d. The Department did not receive a response from Respondent prior to the filing of this action.

4. Respondent was informed of her right to a public hearing. Respondent waives that right and enters into this Consent Order freely and voluntarily. Respondent understands and acknowledges that by waiving her right to a public hearing, Respondent also waives her right to confrontation of witnesses, production of evidence and judicial review.

5. Respondent admits to the allegations alleged in paragraph 3.

CONCLUSIONS OF LAW


Respondent violated Neb. Rev. Stat. §§ 44-4059(1)(b), 44-1525(11) and 44-4059(1)(h) and is subject to disciplinary action pursuant to Neb. Rev. Stat. § 44-4059.

CONSENT ORDER

It is therefore ordered by the Director of Insurance and agreed by the Respondent, Crystal Lessert, that:

1. On or before the date the Director of Insurance or his designee approves and signs this consent order, the Respondent shall provide a written response to the Department's Consumer Affairs Division inquiry of July 16, 2014.
2. Respondent shall pay an administrative penalty of \$1,000 within thirty days of the date that this order is signed by the Director. If respondent fails to pay the amount required under this consent order, within the time specified, the Respondent's insurance producer license shall be revoked.

In witness of their intention to be bound by this Consent Order, the parties have executed this document by subscribing their signatures below.


Robert M. Bell, #22390
Attorney for Petitioner
941 O Street, Suite 400
Lincoln, NE 68508
402-471-2201

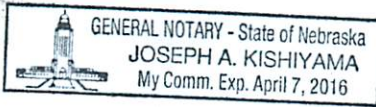
4-15-15
Date


Crystal Lessert
Respondent

APRIL 13, 2015
Date

STATE OF NEBRASKA)
) ss.
COUNTY OF Scotts Bluff)

On this 13 day of April, 2015, Crystal Lessert personally appeared before me and read this Consent Order, executed the same, and acknowledged the same to be her voluntary act and deed.



[Signature]
Notary Public

CERTIFICATE OF ADOPTION

I hereby certify that the foregoing Consent Order is adopted as the Final Order of the Nebraska Department of Insurance in the matter of the State of Nebraska Department of Insurance v. Crystal Lessert (NAIC National Producer #8039364), Cause No. A-2009.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE

[Signature: Bruce R. Ramge]
BRUCE R. RAMGE
Director of Insurance

4-16-2015
Date

CERTIFICATE OF SERVICE

I hereby certify that fully executed copies of this Consent Order were served upon

Respondent as follows:

Via Regular and Certified Mail
Crystal Lessert
235 E. Charles Street
Morrill, NE, 69358

On this 16 day of April, 2015.

[Signature: Brandis J. Couser]

