

**BEFORE THE INSURANCE COMMISSIONER
FOR THE STATE OF ARKANSAS**

IN THE MATTER OF:

**VIVIAN STONE
RESPONDENT
NPN18769356**

A.I.D. NO. 2023- 34

REVOCATION ORDER

On this day, the matter of the producer's license application of Ms. Vivian Stone, ("Respondent") came before Alan McClain, Arkansas Insurance Commissioner ("Commissioner"). A hearing was held on March 9, 2023, in the Second Floor Hearing Room of the Arkansas Insurance Department ("Department") pursuant to the Amended Notice of Hearing dated February 13, 2023. The hearing was held before Crystal Phelps, Managing Attorney for Pharmacy and Market Conduct, ("Hearing Officer") pursuant to her appointment by the Commissioner in accordance with Ark. Code Ann. § 23-61-103(e)(1). The Department was represented by Gray Allen Turner, Associate Counsel. The Respondent was not present.

FINDINGS OF FACT

1. Respondent is a resident of Blytheville.
2. An Amended Notice of Hearing was sent to Respondent's last known address on February 13, 2023, by regular and certified mail and notice requirements have been met.
3. Respondent has an Arkansas resident insurance producer license.
4. Respondent engaged in fraudulent insurance practices. Specifically she submitted false information on a life insurance policy to Mutual of Omaha in April of 2022.

CONCLUSIONS OF LAW

1. The Commissioner of Insurance has jurisdiction pursuant to the Arkansas Insurance Code, specifically Ark. Code Ann. §§ 23-60-101 *et seq.*
2. It is a violation of Ark. Code Ann. § 23-64-512(a)(8) to engage in fraudulent insurance practices. Respondents actions as described above are a violation of § 23-64-512(a)(8).

RECOMMENDATION OF THE HEARING OFFICER

WHEREFORE, upon consideration of the evidence of record and the foregoing Findings of Fact and Conclusions of Law, the Hearing Officer recommends the following:

That the Arkansas non-resident insurance producer license of Respondent Vivian Stone be revoked.



Crystal Phelps
Hearing Officer

CERTIFICATION

I, Alan McClain, Insurance Commissioner for the State of Arkansas, do hereby certify that the above Findings of Fact, Conclusions of Law, and Recommendation of the Hearing Officer were made by and under my authority and supervision by Crystal Phelps, Hearing Officer in this proceeding. I hereby adopt the Hearing Officer's Findings of Fact, Conclusions of Law and Recommendation in full, as set forth herein.

THEREFORE, it is hereby ORDERED that the Arkansas non-resident producer license of Ms. Vivian Stone is revoked.

IT IS SO ORDERED THIS 10th DAY OF April, 2023.



ALAN MCCLAIN
INSURANCE COMMISSIONER
STATE OF ARKANSAS