
BEFORE THE INSURANCE COMMISSIONER
FOR THE STATE OF ARKANSAS

IN THE MATTER OF:

VALERIE CRAWFORD
RESPONDENT
NPN 8317557

A.I.D. NO. 2023- 40

REVOCATION ORDER

On this day, the matter of the insurance producer's license of Ms. Valerie Crawford, "Respondent") came before Alan McClain, Arkansas Insurance Commissioner ("Commissioner"). A hearing was held on March 15, 2023, in the Second Floor Hearing Room of the Arkansas Insurance Department ("Department") pursuant to the Notice of Hearing dated February 10, 2023. The hearing was held before Russ Galbraith, Chief Deputy Insurance Commissioner, ("Hearing Officer") pursuant to his 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 Arizona.
2. The Notice of Hearing was sent to Respondent's last known address on February 10, 2023, and notice requirements have been met.
3. Respondent has an Arkansas non-resident insurance producer license.
4. Respondent submitted customer policy applications to an insurer, USAA, without the customer's express consent. Respondent was terminated for cause by the insurer.
5. Respondent failed to respond to a written inquiry the Department sent in September of 2022 concerning her license termination.
6. Respondent has had no communication with the Department and did not participate in the hearing.

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. Respondent submitted customer policy applications to an insurer without the customer's express consent. Respondent's actions as described above were a violation of Ark. Code Ann. § 23-64-512(a)(8): "Using fraudulent, coercive, or dishonest practices or demonstrating incompetence, untrustworthiness, lack of good personal or business reputation, or financial irresponsibility . . ."

3. It is a violation of Ark. Code Ann. § 23-64-512(a)(13) to fail to respond to a written inquiry from the Department within 30 days. Respondent's actions as described above were a violation of § 23-64-512(a)(13).

RECOMMENDATION OF 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 insurance producer license of Respondent Valerie Crawford be revoked.




Russ Galbraith
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 Russ Galbraith, 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 insurance producer license of Ms. Valerie Crawford is revoked.

IT IS SO ORDERED THIS 17th DAY OF April, 2023.



ALAN MCCLAIN
INSURANCE COMMISSIONER
STATE OF ARKANSAS