

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

**ARKANSAS INSURANCE DEPARTMENT,** )  
**Petitioner** )  
 )  
**vs.** )  
 )  
**MARIA G. GONZALEZ,** )  
**Respondent** )  
 )

**A.I.D. NO. 2012- 793**

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**REVOCATION ORDER**

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On this day, the matter of Maria G. Gonzalez (“Respondent”), came before Jay Bradford, Arkansas Insurance Commissioner (“Commissioner”). A hearing was held at 10:30 a.m. on November 27, 2012 in the Hearing Room of the Arkansas Insurance Department (“Department”) pursuant to a Notice of Hearing dated October 30, 2012. The hearing was held before acting Chief Deputy Commissioner Lenita Blasingame (“Hearing Officer”), pursuant to her appointment by the Commissioner in accordance with Arkansas Code Annotated § 23-61-103. The Department was represented by Amanda J. Andrews, Associate Counsel.

**FINDINGS OF FACT**

1. Respondent is a resident of Kansas and holds Arkansas Non-Resident Producer License No. 395574.
2. On June 5, 2012, Kansas revoked Respondent’s Resident Producer License on the grounds that she misappropriated premiums and used a dishonest practice and demonstrated financial irresponsibility in the handling of her own insurance business. Respondent has failed to disclose the administrative action against her in Kansas.

3. An administrative hearing was held on November 27, 2012 at 10:30 a.m. after proper notice was served upon Respondent at her last known address. Respondent did not appear at the hearing.

### **CONCLUSIONS OF LAW**

From the Findings of Fact contained herein, the Commissioner concludes as follows:

4. The Commissioner has jurisdiction over the parties and the subject matter pursuant to Arkansas Code Annotated § 23-61-103.

5. A licensed producer is required to report to the Insurance Commissioner any administrative action taken against her in another jurisdiction or by another governmental agency in this state within thirty (30) days after the final disposition of the matter. Ark. Code Ann. § 23-64-517(a).

6. The Commissioner may revoke a producer's license for any one (1) or more of the following causes: violating a law of this or any state; using fraudulent, coercive, or dishonest practices or demonstrating incompetence, untrustworthiness, lack of good personal or business reputation, or financial irresponsibility; or having an insurance producer license or its equivalent denied, suspended, or revoked in any other state, province, district, or territory. Ark. Code Ann. § 23-65-512(a).

7. Respondent must have a producer license in good standing in her home state in order to hold a Non-resident Producer License in Arkansas. Respondent's producer license in Kansas was revoked on the grounds that she misappropriated premiums and used a dishonest practice and demonstrated financial irresponsibility in the handling of her own insurance business. Respondent failed to disclose the administrative action to the Department, and did not appear at the administrative hearing on November 27, 2012.

**RECOMMENDATIONS OF THE HEARING OFFICER**

WHEREFORE, based upon the foregoing Findings of Fact, Conclusions of Law, and other matters before her, the Hearing Officer recommends:

8. Based upon Respondent's violation of Arkansas law, specifically, Arkansas Code Annotated §§ 23-64-512(a) and 23-64-517, and her failure to appear at an administrative hearing, I recommend immediate revocation of Respondent's Arkansas Non-Resident Producer License.

  
LENITA BLASINGAME  
CHIEF DEPUTY COMMISSIONER and  
HEARING OFFICER

**CERTIFICATION**

I, Jay Bradford, Insurance Commissioner for the State of Arkansas, do hereby certify that the above Findings of Fact, Conclusions of Law, and Recommendations of the Hearing Officer were made by and under my authority and supervision by Lenita Blasingame, Chief Deputy Commissioner and Hearing Officer in this proceeding. I hereby adopt the Hearing Officer's Findings of Fact, Conclusions of Law, and Recommendations in full and enter this Order.

THEREFORE, it is hereby ORDERED that the Respondent's Arkansas Non-Resident Producer License is revoked.

IT IS SO ORDERED THIS 21<sup>st</sup> DAY OF December, 2012.

  
JAY BRADFORD  
INSURANCE COMMISSIONER  
STATE OF ARKANSAS