

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

**ARKANSAS INSURANCE DEPARTMENT,** )  
**Petitioner** )  
 )  
**vs.** )  
 )  
**OTIS JAY COOPER,** )  
**Respondent** )

**A.I.D. NO. 2013-038**

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**ORDER**

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On this day, the matter of Otis Jay Cooper (“Respondent”) came before Jay Bradford, Arkansas Insurance Commissioner (“Commissioner”). The Arkansas Insurance Department (“Department”) was represented by Amanda Capps Rose, Associate Counsel, in this matter. From the facts and law before the Hearing Officer and her recommendations to the Commissioner, he finds as follows:

**FINDINGS OF FACT**

1. Respondent submitted the Uniform Application for Arkansas Individual Resident Insurance Producer License on or about August 20, 2012.
2. Pursuant to Ark. Code Ann. §§ 23-66-502 and 18 U.S.C. 1033-1034, the Respondent was required to complete a written application for consent to engage in the business of insurance. The request for consent to engage in the business of insurance was denied based upon the nature of the felony conviction, and the Respondent requested an administrative hearing on the matter.
3. An administrative hearing was held on March 20, 2013 with Associate Counsel, Legal Division, Amanda Andrews serving as the duly appointed Hearing Officer.
4. Respondent appeared at the hearing and offered testimony regarding his future

plans to operate in the insurance industry and the circumstances surrounding his felony conviction.

5. Prior to the conclusion of the administrative hearing, the Respondent exited the room and the record was closed.

**CONCLUSIONS OF LAW**

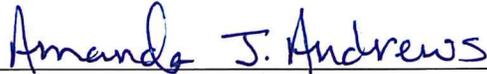
6. The Commissioner has jurisdiction over the parties and the subject matter pursuant to Ark. Code Ann. § 23-61-103 and other applicable provisions of the Arkansas Insurance Code.

7. An individual who has been convicted of a felony of dishonesty or breach of trust must obtain the Commissioner's consent to engage in the business of insurance pursuant to Ark. Code Ann. §§ 23-66-502 and 18 U.S.C. 1033-1034.

**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. That the Respondent's application for a Resident Producer License be denied based upon the nature of his felony conviction and his failure to remain present for the entirety of the administrative hearing requested by him.

  
AMANDA ANDREWS  
ASSOCIATE COUNSEL 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 Amanda Andrews, Associate Counsel 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 Respondent's application for an Arkansas Individual Resident Insurance Producer License is hereby denied.

**IT IS SO ORDERED THIS 4<sup>th</sup> DAY OF APRIL, 2013.**

  
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JAY BRADFORD  
INSURANCE COMMISSIONER  
STATE OF ARKANSAS