

BEFORE THE INSURANCE COMMISSIONER  
FOR THE STATE OF ARKANSAS

IN THE MATTER OF:

AID ORDER NO. 2015- 003

GERALD NORTON  
RESPONDENT  
NPN 16910032

REVOCATION ORDER

On this day, the matter of the producer's licenses of Gerald Norton ("Respondent") came before Allen Kerr, Arkansas Insurance Commissioner ("Commissioner"). A hearing was held on November 10, 2015, in the First Floor Hearing Room of the Arkansas Insurance Department ("Department") pursuant to the Notice of Hearing dated October 6, 2015. The hearing was held before Chief Deputy Commissioner Russ Galbraith ("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.

FINDINGS OF FACT

1. The Commissioner of Insurance has jurisdiction pursuant to the Arkansas Insurance Code, specifically Ark. Code Ann. §§ 23-60-101, *et seq.*
2. Respondent received notice of hearing and Gerald Norton was present at the hearing.

3. Respondent, Gerald Norton, is a Arkansas Resident Insurance Producer and lives in Clinton, Arkansas.

4. On June 17, 2015, the American Income Life Insurance Company received a consumer complaint from Tanesha Hooks. Ms. Hooks told American Income that she was being debited from her banking account for a life insurance policy even though she had never completed the application. Gerald Norton was the agent that handled the application. American Income refunded Mrs. Hooks' premium and made her whole. In a letter admitted into evidence, Mr. Norton admitted to submitting a life insurance policy for Mrs. Hooks' without her permission. Mr. Norton admitted at the hearing that he put false information on Mrs. Hooks application and submitted the policy without her consent. Mr. Norton showed remorse over his actions and was candid with the Department.

5. The following evidence was admitted into the record and considered by the hearing officer: (1) Designation of the hearing officer, (2) Notice of hearing and receipt of delivery, (3) AID Letters to Mr. Norton, (4) Statement to American Income Life from Mr. Norton, (5) Termination for Cause Letter from American Income Life..

#### CONCLUSIONS OF LAW

1. Ark Code Ann. § 23-64-512(a)(8) requires Respondents to avoid using fraudulent, coercive, or dishonest practices or demonstrating incompetence, untrustworthiness, lack of good personal or business reputation, or financial irresponsibility. Respondent's actions of submitting a consumer application without

the consent of the consumer is therefore a violation of Ark. Code Ann. § 23-64-512(a)(8).

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:

1. That the Arkansas Insurance Producer's license of Respondent Gerald Norton, NPN 16910032, be revoked;



Russ Galbraith  
Chief Deputy Commissioner and  
Hearing Officer

CERTIFICATION

I, Allen Kerr, 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, Chief Deputy Commissioner and 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 producer's license of Gerald Norton is revoked.

IT IS SO ORDERED THIS 10th DAY OF DECEMBER, 2015.



ALLEN KERR  
INSURANCE COMMISSIONER  
STATE OF ARKANSAS