



Michael Preston
SECRETARY OF COMMERCE

Alan McClain
COMMISSIONER,
ARKANSAS INSURANCE
DEPARTMENT

September 10, 2021

Joy Jean Sage
NPN 1224789
102 Barton Court
Hot Springs, AR 71913-2206

NOTICE OF HEARING

Dear Mrs. Sage:

You are hereby notified that an administrative hearing has been scheduled pursuant to Ark. Code Ann. §§ 23-61-303 and 23-64-216(e), and other applicable provisions of Arkansas law, before Insurance Commissioner Alan McClain, as Hearing Officer, or his designee, on October 12, 2021, at 10:00 am at the Arkansas Insurance Department Diamond Mine Hearing Room, 2nd Floor, Arkansas Commerce Building, 1 Commerce Way, Little Rock, Arkansas, 72202. The purpose of this hearing is to determine whether your producer license should be revoked for failure to comply with the Arkansas Insurance Code and Ark. Code Ann. § 23-64-512(a). You are alleged to have violated the following requirements:

- 1) You have violated a law and have used fraudulent, coercive, or dishonest practices or demonstrated incompetence, untrustworthiness, lack of good personal or business reputation, or financial irresponsibility, a violation of §§ 23-64-512(a)(2) & (8). Specifically, you have committed fraudulent insurance acts as defined by § 23-66-501(4)(A)(iii). In November of 2020, you submitted one or more false statements as part of a claim for payment to an insurer, GEICO, or their agent or adjuster pursuant to an insurance policy.
- 2) You have failed to report to the Commissioner the filing of a criminal charge, a violation of Ark. Code Ann. §§ 23-64-517 & 23-64-201(e), that requires “[a]ll licensees or applicants for licensure under this section must notify the commissioner in writing within thirty (30) days of any filing of a criminal charge or conviction or plea of a criminal charge or the filing of any bankruptcy proceeding by or against them.” On June 9, 2021, you were charged though a criminal information filed in Garland County circuit court case 26CR21-378 with committing fraudulent insurance acts, Ark. Code Ann. § 23-66-502, a

felony. On July 8, 2021, you entered a plea of not guilty. You failed to report these events to the Department as required by the Arkansas Insurance Code.

- 3) You have failed to respond to a written inquiry from the Department, a violation of Ark. Code Ann. § 23-64-512(a)(18), "Failing to provide a written response after receipt of a written inquiry from the commissioner or his or her representative as to transactions under the license within thirty (30) days after receipt thereof unless the timely written response is knowingly waived in writing by the commissioner." Specifically, you were sent two written inquiries requiring a response to the allegations contained in paragraph one & paragraph two. You failed to provide to the Department a meaningful response to these inquiries as required to do so.

You have the right to represent yourself or be represented by counsel of your own choosing at this proceeding. Additionally, the Commissioner will obtain a competent reporter to record the hearing. You may avail yourself of other privileges, including the Department's assistance to subpoena any needed witnesses or records.

Your verbal or written notification that you have received this notice of hearing must be received in this office within ten (10) days of your receipt. If your notification is not received by the Department within ten (10) days, any and all expenses incurred by the Department in continuing the hearing or in notification of witnesses, including but not limited to, phone calls, issuance of subpoenas and postage, will be charged to the party or parties requesting such continuance. If you or your attorney determines that a continuance is necessary, or you have questions or concerns, please contact me at (501) 371-2829.

Sincerely yours,



Gray Allen Turner
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SENT BY CERTIFIED MAIL SEPTEMBER 10, 2021
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