

BEFORE THE INSURANCE COMMISSIONER  
FOR THE STATE OF ARKANSAS

IN THE MATTER OF:

AID ORDER NO. 2017-66

SAIBRA MATAN  
PETITIONER

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ORDER

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On this day, the matter of the application for a producer license of Saibra Matan (“Petitioner”) came before Allen Kerr, Arkansas Insurance Commissioner (“Commissioner”). A hearing was held on August 15, 2017, in the First Floor Hearing Room of the Arkansas Insurance Department (“Department”) pursuant to the Notice of Hearing dated July 28, 2017. 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. The Petitioner was present and participated in the hearing.

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. Petitioner received notice of the hearing and participated in the hearing.
3. Petitioner resides in Garland County, Arkansas.

4. Petitioner submitted an Arkansas resident producer application to the Arkansas Insurance Department on July 24, 2017. Her application was denied on July 25, 2017. Petitioner filed a timely request for hearing on July 26, 2017.

5. Petitioner has submitted a request for a U.S.C 1033 Waiver.

6. While living in Texas, Petitioner was convicted of several felonies that involved theft of a credit card. Petitioner was seventeen years old at the time of her crimes. She was placed on probation. During her probationary period Petitioner was ordered into a drug treatment program. After completing drug treatment, Petitioner violated the terms of her probation and was sentenced to a term of incarceration,. Petition has completed her sentence and is no longer on probation or parole.

7. Petitioner has not been convicted of any further crimes since being released from incarceration. She has consistent and stable employment and is taking classes in a local college. She has maintained her sobriety and participates in a drug treatment program.

#### CONCLUSIONS OF LAW

1. Petitioner has provided adequate evidence to be "deemed by the commissioner to be competent, trustworthy, financially responsible, and of good personal and business reputation" as required by Ark. Code Ann. § 23-64-506(e)(1) to obtain an insurance producer's license.

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 Petitioner be allowed to sit for the Arkansas Insurance Resident Producer license examination.
2. That the Petitioner be granted a 1033 U.S.C. Waiver.

  
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Russ Galbraith  
Chief Deputy Commissioner

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:

1. Petitioner shall be allowed to sit for the Arkansas Producer's Examination.
2. Petitioner shall not control or handle insurance customer premium payments for a period of two years. After that time she may petition the Department to modify this order.

IT IS SO ORDERED THIS 29<sup>th</sup> DAY OF SEPTEMBER, 2017.

A handwritten signature in black ink, appearing to read "A. Kerr", is written over a horizontal line.

ALLEN KERR  
INSURANCE COMMISSIONER  
STATE OF ARKANSAS