

BEFORE THE INSURANCE COMMISSIONER  
FOR THE STATE OF ARKANSAS

IN THE MATTER OF:

AID ORDER NO. 2018- 74

RACHEL OWENS  
NPN 16164759  
RESPONDENT

REVOCATION ORDER

On this day, the matter of the producer's license of Rachel Owens ("Respondent") came before Allen Kerr, Arkansas Insurance Commissioner ("Commissioner"). A hearing was held on May 30, 2018, in the First Floor Hearing Room of the Arkansas Insurance Department ("Department") pursuant to the Notice of Hearing sent May 10, 2018. The hearing was held before Hearing Officer Booth Rand ("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 Respondent did not appear.

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, Rachel Owens, was sent a notice of hearing on May 10, 2018, by regular and certified mail to the last known address she provided to the Department.

3. Respondent resides in Timbo, Arkansas.

4. The following evidence was admitted into the record and considered by the hearing officer: (1) Designation of Hearing Officer, (2) Notice of hearing sent May 10, 2018, (3) Notice of Investigative Conference sent March 27, 2018, (4) Notice of Investigative Conference sent April 11, 2018, (5) a Complaint.

5. Based on the testimony and the evidence presented, the Hearing Officer makes the following findings of fact:

a. Respondent Rachel Owens is a licensed Arkansas insurance producer.

b. On February 12, 2018, the Department received a complaint alleging that Respondent misappropriated consumer premium funds from her employer's insurance agency located in Mountain View, Arkansas.

c. The Department sent Respondent, by certified and regular mail, a request to attend an investigative conference to be held March 27, 2018. Respondent failed to accept the certified letter and failed to attend the conference.

d. The Department sent Respondent, by certified and regular mail, a request to attend an investigative conference to be held April 11, 2018. Respondent failed to accept the certified letter and failed to attend the conference.

e. The Respondent failed to attend the May 30, 2018, administrative hearing.

## CONCLUSIONS OF LAW

1. Respondent, after receiving proper notice, failed to attend two investigative conferences and failed to attend the administrative hearing. Respondent's actions were a violation Ark. Code Ann. § 23-64-512(a)(17) that requires a producer to cooperate with the commissioner in an investigation when required to do so by the commissioner.

## 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 license of Respondent Rachel Owens be revoked.



Booth Rand  
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 Booth Rand, 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 Arkansas insurance producer license of Rachel Owens be revoked.

IT IS SO ORDERED THIS 27<sup>th</sup> DAY OF JUNE, 2018.

  
ALLEN KERR  
INSURANCE COMMISSIONER  
STATE OF ARKANSAS