

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

IN THE MATTER OF:

**BETHANIE NORMAN
PETITIONER**

A.I.D. NO. 2020-

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ORDER

On this day, the matter of the insurance producer license application of Bethanie Norman ("Petitioner") came before Alan McClain, Arkansas Insurance Commissioner ("Commissioner"). A hearing was held on October 30, 2019, in the First Floor Hearing Room of the Arkansas Insurance Department ("Department") pursuant to the Notice of Hearing dated October 14, 2019. 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.

FINDINGS OF FACT

1. Petitioner, a resident of Royal, Arkansas, applied for a resident producer license on September 23, 2019.
2. The Department denied Petitioner's application on October 5, 2019.

3. Petitioner timely requested a hearing as to the license denial on October 9, 2019.

4. Petitioner was sent a notice of hearing on October 14, 2019, to the address provided by the Department.

5. In September of 2016, Petition pled guilty to one count of theft of property, a class "D" felony, in Pulaski County Circuit Court case 60CR-16-1501. She was sentenced to 36 months of probation. She successfully completed her probation, paid all fines, and has not been convicted of any further crimes.

CONCLUSIONS OF LAW

From the Findings of Fact contained herein, the Commissioner concludes as follows:

1. The Commissioner of Insurance has jurisdiction pursuant to the Arkansas Insurance Code, specifically Ark. Code Ann. §§ 23-60-101, *et seq.*

2. The Commissioner has jurisdiction over the parties and the subject matter pursuant to Ark. Code Ann. § 23-61-103.

3. To be licensed as an insurance producer § 23-64-506(c) requires that an applicant must be deemed by the commissioner "to be competent, trustworthy, financially responsible, and of good personal and business reputation."

4. An insurance producer license application may be denied where the applicant has been convicted of a felony as per § 23-64-512(a)(6).

5. As expressed in § 17-1-103, it is the policy of the State of Arkansas to encourage and contribute to the rehabilitation of criminal offenders and to assist them in the assumption of the responsibilities of citizenship.

6. The public is best protected when offenders are given the opportunity to secure employment or to engage in a meaningful trade, occupation, or profession.

7. The Petitioner has provided evidence, including testimony as to her character and fitness, that she has been successfully rehabilitated. This evidence included proof of her completion of all requirements of her probation. She plans to work at Eldercare, an insurance agency, who is aware of her past and is confident that she would fully comply with the Arkansas Insurance Code.

8. The Petitioner has presented sufficient evidence that she meets the requirements to be a licensed insurance producer as required by § 23-64-506.

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:

That the Arkansas insurance producer license application of the Petitioner be granted.



Russ Galbraith
Chief Deputy Commissioner

CERTIFICATION

I, Alan McClain, 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 with 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 Arkansas insurance producer license application of Bethanie Norman is granted.

IT IS SO ORDERED THIS 1st DAY OF May, 2020.



ALAN MCCLAIN
INSURANCE COMMISSIONER
STATE OF ARKANSAS