

BEFORE THE INSURANCE COMMISSIONER  
FOR THE STATE OF ARKANSAS

ARKANSAS INSURANCE DEPARTMENT )  
PETITIONER )  
 )  
VS. )  
 )  
YOLANDA DANIEL )  
RESPONDENT )  
NPN 17709541 )

A.I.D. NO. 2020- 33

---

AMENDED ORDER

---

On this day, the matter of the producer's license of Yolanda Daniel ("Respondent") came before Alan McClain, Arkansas Insurance Commissioner ("Commissioner"). A hearing was held on August 14, 2019, in the First Floor Hearing Room of the Arkansas Insurance Department ("Department") pursuant to the Notice of Hearing dated August 7, 2019. The hearing was held before 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 Respondent appeared by telephone. This order amends and replaces AID 2019-68 issued October 1, 2019, to remove erroneous findings and conclusions of law.

FINDINGS OF FACT

1. Respondent is a resident of Florida.
2. Respondent holds an Arkansas non-resident producer license, NPN 17709541.

3. Respondent was sent notice of hearing by regular and certified mail to her last known address provided to the Department.

4. On February 3, 2018, Respondent, who holds an active Florida health line of authority license, applied for a Florida life-line of authority license. Her license application was denied on April 11, 2018.

5. Respondent failed to inform the Department that her application for a Florida life insurance line of authority had been denied.

6. On September 19, 2019, Respondent was fined \$250 by the Louisiana Department of Insurance for failure to disclose that her Florida life-line of authority had been denied.

#### CONCLUSIONS OF LAW

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

2. Ark. Code Ann. § 23-64-512(a) authorizes the Department to issue a fine, revoke or suspend a license, or place a licensee on probation for violating the rules of another state's insurance department. Respondent violated § 23-64-512(a) by being found to have violated the licensing rules of the state of Louisiana Department of Insurance.

3. Ark. Code Ann. § 23-64-512(a) authorizes the Department to issue a fine, revoke or suspend a license, or place a licensee on probation for having a

license denied, suspended, or revoked by another state's insurance department. Respondent violated § 23-64-512(a) by being denied a life-line of authority by the Florida Department of Insurance.

### 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 licensee be fined \$250.00.
2. That AID Order 2019-51, suspending the Respondent's Arkansas non-resident license, be set aside and her license be eligible to be reinstated



Russ Galbraith  
Hearing Officer

### 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, Hearing Officer in this proceeding. I hereby

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. Yolanda Daniel, NPN 17709541, pay an administrative penalty in the amount of \$250.00 within 90 days of this amended order being entered.
2. AID Order 2019-51, suspending the Respondent's non-resident license, issued on, July 16, 2019, is hereby set aside and her non-resident license is eligible to be reinstated.
3. This order amends and replaces AID Order 2019-68, issued October 2, 2019.

IT IS SO ORDERED THIS 13<sup>th</sup> DAY OF May, 2020.

  
\_\_\_\_\_  
ALAN MCCLAIN  
INSURANCE COMMISSIONER  
STATE OF ARKANSAS