

BEFORE THE INSURANCE COMMISSIONER
FOR THE STATE OF ARKANSAS

ARKANSAS INSURANCE DEPARTMENT)
PETITIONER)
)
VS.)
)
STEPHANIE MILLER)
RESPONDENT)
NPN 17862577)

A.I.D. NO. 2020-7

REVOCATION ORDER

On this day, the matter of the producer's license of Stephanie Miller ("Respondent") came before Allen Kerr, Arkansas Insurance Commissioner ("Commissioner"). A hearing was held on November 26, 2019, in the First Floor Hearing Room of the Arkansas Insurance Department ("Department") pursuant to the Amended Notice of Hearing dated November 4, 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 Respondent appeared by telephone and was represented by Kate Downing, Attorney at Law.

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 is a resident of Pennsylvania.
3. Respondent holds an Arkansas non-resident producer license, NPN 17862577.
4. Respondent was sent notice of hearing by regular and certified mail to her last known address provided to the Department.

5. The Respondent's non-resident insurance producer license was revoked by the State of South Dakota in Case No. INS 19-32, on November 1, 2018, for demonstrated incompetence, untrustworthiness, or financial irresponsibility in the conduct of business and failure to report another state's actions.

6. The Respondent's non-resident insurance producer license was revoked by the State of Washington in Case No. 19-0409, on September 25, 2019, for failure to respond to an inquiry of the insurance commissioner.

7. The Respondent's non-resident insurance producer license was revoked by the State of Utah in Case No. 2019-4138 on July 12, 2019, for failure to respond promptly to a written inquiry by the commissioner, failure to disclose an administrative action taken against her in another jurisdiction, and refusal to be examined.

CONCLUSIONS OF LAW

1. Ark. Code Ann. § 23-64-512(a)(9) authorizes the Department to revoke an insurance producer's license for "[h]aving an insurance producer license or its equivalent denied, suspended, or revoked in any other state, province, district, or territory." Respondent's actions were a violation of Ark. Code Ann. § 23-64-512(a)(9).

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 non-resident insurance producer license of the Respondent be revoked.

2. That following the expiration of three (3) years from the date of this order, the Respondent may apply to reinstate her license in accordance with the provisions of Ark. Code Ann. § 23-64-217(b).



Russ Galbraith
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 Russ Galbraith, 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 non-resident producer license of Stephanie Miller, NPN 17862577, is revoked.

IT IS SO ORDERED THIS 13th DAY OF JANUARY, 2020.



ALLEN KERR
INSURANCE COMMISIONER
STATE OF ARKANSAS