

BEFORE THE INSURANCE COMMISSIONER  
FOR THE STATE OF ARKANSAS

ARKANSAS INSURANCE DEPARTMENT )  
PETITIONER )  
 )  
VS. )  
 )  
STEPHANIE UNRUH )  
RESPONDENT )  
NPN 7472316 )

AID NO. 2022- **29**

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REVOCATION ORDER

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On this day, the matter of the insurance producer's license of Stephanie Unruh ("Respondent") came before Alan McClain, Arkansas Insurance Commissioner ("Commissioner"). A hearing was held on March 9, 2021, in the Second Floor Hearing Room of the Arkansas Insurance Department ("Department") pursuant to an Amended Notice of Hearing dated February 8, 2022. The hearing was held before Russ Galbraith, Chief Deputy Insurance Commissioner and Hearing Officer ("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 was present.

FINDINGS OF FACT

1. Respondent holds an Arkansas resident insurance producer license, NPN 7472316.
2. Respondent is a resident of Crittenden County, Arkansas.
3. An amended notice of hearing was sent on February 28, 2022, and notice has been sent as required by statute.
4. Respondent submitted several forged invoices for veterinary bills to her insurance carrier. The invoices purported to show charges for veterinary services Respondent received. Respondent used the forged invoices as part of several insurance claims. Based on these invoices, Respondent obtained claim payments totaling \$8,341 from her insurance carrier.

5. After the carrier investigated Respondents' claims, Respondent admitted to the carrier that the invoices she submitted to obtain claim payments were fabricated.

6. Respondent admitted in her testimony she created forged invoices to file false insurance claims with her carriers and received payments based on her claims.

7. Respondent's testimony was candid and credible. She acknowledged her actions were fraudulent and wrong.

8. Respondent repaid the carrier for all claim payments she received.

### 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. and 23-64-501 et seq.

2. Between February and June of 2020, Respondent submitted five false statements to an insurance carrier, Health Paws Pet Insurance, as part of claim pursuant to a pet insurance policy. Based on her false statements, she was paid \$8,341 in claims settlements in 2020. Respondent's actions were fraudulent insurance acts as defined by Ark. Code Ann. § 23-66-501 and dishonest practices as described in Ark. Code Ann. § 23-64-512(a)(8).

3. After the fraud was discovered, Respondent reimbursed the carrier \$8,341 and no restitution is owed.

### 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 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, 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 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 resident producer license of Stephanie Unruh, NPN 7472316 is revoked.

IT IS SO ORDERED THIS 8<sup>th</sup> DAY OF April, 2022.



ALAN MCCLAIN  
INSURANCE COMMISSIONER  
STATE OF ARKANSAS