

Arkansas Insurance Department

Asa Hutchinson
Governor



Allen Kerr
Commissioner

January 13, 2016

Kotera Heard
921 Lawndale Ave
Chicago IL 60624-4087

Sent via U.S. Mail and Certified Mail, Parcel No. 7009 1680 0002 2606 3008

NOTICE OF HEARING

Dear Mrs. Heard:

You are hereby notified that an administrative hearing has been scheduled pursuant to Ark. Code Ann. §§ 23-61-303 and other applicable provisions of Arkansas law, before Insurance Commissioner Allen Kerr, as Hearing Officer, or his designee, on February 23, 2016, at 9:00 AM., in the First Floor Hearing Room, Arkansas Insurance Department ("Department"), 1200 West Third Street, Little Rock, Arkansas. You have the right to represent yourself or be represented by legal counsel of your own choosing at this proceeding. Additionally, the Commissioner will obtain a competent reporter to record the hearing. You may avail yourself of other privileges, including the Department's assistance to subpoena any needed witnesses or records.

The allegations against you are:

- 1) Inappropriately sharing confidential client information for five customers with another agent for the purpose of using it for non-company business, a violation of Ark. Code Ann. §23-64-512(a)(8).
- 2) Failing to provide a written response after receipt of a written inquiry from the commissioner or his or her representative as to transactions under the license within thirty days after receipt, a violation of Ark. Code Ann. § 23-64-512(13).

Each of these issues shall be presented at your hearing, but the Department is not limited to only these allegations may our investigations uncover further wrongdoing.

Your verbal or written notification that you have received this notice of hearing must be received in this office within ten (10) days of your receipt. If your notification is not received by the Department within ten (10) days, any and all

expenses incurred by the Department in continuing the hearing or in notification of witnesses, including but not limited to, phone calls, issuance of subpoenas and postage, will be charged to the party or parties requesting such continuance. If you or your attorney determines that a continuance is necessary, or you have questions or concerns, please contact me at (501) 371-2829.

Sincerely yours,

A handwritten signature in black ink, appearing to read "Gray Turner". The signature is written in a cursive, slightly slanted style.

Gray Allen Turner
Associate Counsel, Legal Division