

# Arkansas Insurance Department

Mike Beebe  
Governor



Jay Bradford  
Commissioner

August 8, 2013

*Via U.S. Mail and Certified Mail (RRR) 70091680000226043987*

Gary Edward Hibbing  
P.O. Box 452350  
Grove, OK 74345

## NOTICE OF HEARING

Dear Mr. Hibbing:

You are hereby notified that an administrative hearing has been scheduled pursuant to Arkansas Code Annotated §23-61-303 and other applicable provisions of Arkansas law, before Insurance Commissioner Jay Bradford, as Hearing Officer, or his designee, on **September 11, 2013** at **10:30 a.m.** in the First Floor Hearing Room, Arkansas Insurance Department ("Department"), 1200 West Third Street, Little Rock, Arkansas. The purpose of this hearing is to address the following violations that resulted in your Oklahoma license revocation:

1. Intentionally misrepresenting the terms of actual insurance contracts and applications for insurance.
2. Proving a fraudulent statement in an application.
3. Improper replacement of annuity policies by "twisting" and failure to follow procedures as defined by the law.
4. Committing insurance unfair trade practices and fraud.
5. Using fraudulent, coercive or dishonest practices and by demonstrating incompetence, untrustworthiness and financial irresponsibility in the conduct of business.
6. Your failure to disclose to the Department that your resident producer license in Oklahoma was revoked on March 4, 2013.

You have the right to represent yourself or be represented by counsel of your own choosing at this proceeding. Additionally, the Commissioner will obtain a competent court reporter to record the hearing.

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 a continuance is necessary, or you have questions or concerns, please contact me at (501) 371-2820.

Sincerely,

Handwritten signature of Amanda J. Andrews in blue ink.

Amanda J. Andrews  
Associate Counsel

CC: Andrea Moore