

Arkansas Insurance Department

Asa Hutchinson
Governor



Allen Kerr
Commissioner

June 21, 2016

Joseph Lata
NPN 8841792
4900 NW 77th Court
Pompano Beach, FL 33073

Via U.S. Mail and Certified Mail Return Receipt
No. 7009 1680 0002 2606 4791

NOTICE OF HEARING

Dear Mr. Lata:

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 July 21, 2016, at 9:00 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 allow you to appeal the Department's suspension of your Resident Producer License. The allegations that will be addressed at the hearing include:

1. In a telephone call with an employee of the Arkansas Insurance Department, the Respondent used deceptive or misleading descriptions of insurance products he was promoting. Specifically, Respondent, working in conjunction with persons who identified themselves as Javier Bernal and Kim Marshall, solicited the sale of unsuitable products. During the telephone call, Respondent failed to adequately explain that the plan being sold was (1) a short-term medical insurance policy, and (2) that the product was not Affordable Care Act compliant. In the same telephone call, Kim Marshall made misleading statements claiming that the State was only allowing 1,000 persons to enroll at a special lower insurance policy rate.
2. Respondent allowed an unlicensed person, Kim Marshall, to solicit and sell

insurance in 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. You may also request an alternate hearing date be set.

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 blue ink that reads "Gray Turner". The signature is written in a cursive, flowing style.

Gray Allen Turner
Associate Counsel, Legal Division