

BEFORE THE INSURANCE COMMISSIONER
FOR THE STATE OF ARKANSAS

IN THE MATTER OF
TAMMY FLETCHER
LICENSE NO. 150046

A.I.D. NO. 2009-

019

EMERGENCY LICENSE SUSPENSION ORDER

On this day the emergency matter of Tammy Fletcher (“Respondent”) came before Jay Bradford, Arkansas Insurance Commissioner (“Commissioner”). The Arkansas Insurance Department (“Department”) was represented by Zane A. Chrisman, Associate Counsel. From the facts and law before the Commissioner, he finds:

FINDINGS OF FACT

1. The Commissioner has jurisdiction over the parties and subject matter pursuant to Ark. Code Ann. §23-61-103 and the authority to issue summary license suspensions and/or order payment of penalties under Ark. Code Ann. §§ 23-60-108, 23-64-216(e), 23-64-512(a), and 23-66-408.
2. Respondent holds a license as a resident property, casualty, variable products, fixed annuities, health, medical, dental and accident, health and sickness agent and holds Arkansas resident producer license #150046. Respondent’s address is 5717 Hawkins Loop, Jacksonville, Arkansas, 72076. Respondent currently does not hold any appointments.
3. On September 11, 2006, Adventure Transportation contacted Respondent for coverage for a truck and for a driver to be added to their cargo policy. Respondent forwarded this information by email directly to Ms. Kelly Hale at M. J. Kelly on September 12, 2006, despite having been previously told by M. J. Kelly that Respondent should only contact the CSR

department. Respondent thereafter failed to follow up or contact M. J. Kelly for verification that the truck and driver was added to the contract. On September 20, 2006, Ms. Hale first received the request and contacted Respondent to tell her that the truck and driver would not be accepted by the insurance company. Respondent was instructed to contact Ms. Hale with further instructions. Respondent did not do so. The truck was dispatched without insurance coverage, and on September 23, 2006, the loss occurred. Adventure Transportation suffered \$25,279.93 in damages. On June 27, 2008, the Department issued a Letter of Warning for this inaction and notified Respondent that this case would be reopened should any other complaints be received.

4. On April 6, 2008, Joe Baugh with American Freight Brokers Trucking, Inc. filed a complaint against Respondent with the Department alleging that he had presented Respondent with a down-payment for insurance in the amount of \$3,340.00. Respondent sent her own check to American Home Assurance Company ("AIG"), which bounced. AIG then tried to collect from Mr. Baugh.

5. It was later determined through investigation that Respondent sent her check to Risk Reducers Brokerage, who forwarded the money on to AIG. AIG has never been compensated by the Respondent.

6. On October 21, 2008, Respondent issued check #1161 to the Department for the payment of her renewal fees. This check was returned to the Department for insufficient funds. Respondent made good this check on February 11, 2009.

VIOLATIONS

Respondent is in violation of:

7. Ark. Code Ann. §23-64-216(a) (1) which provides that a license may be suspended or revoked for violation of any of the causes listed in Ark. Code Ann. § 23-64-512;

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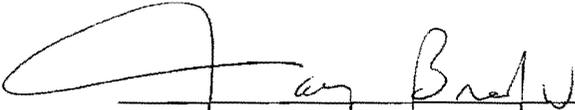
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15. Any and all licenses issued by the Department, whether acquired by the Respondent, Tammy Fletcher, for being a broker, agent, solicitor, or consultant in this State, are hereby suspended pending a promptly instituted hearing on the above matter.

16. The Department reserves the right to amend this Emergency License Suspension Order to include additional violations of state law.

17. A Hearing on these matters and seeking to revoke all insurance licenses of the Respondent will be held on May 11, 2009, at 10:00 a.m. in the first floor hearing room of the Arkansas Insurance Department, located at 1200 West Third, Little Rock, Arkansas 72201.

IT IS SO ORDERED THIS 19 day of March, 2009.



JAY BRADFORD
INSURANCE COMMISSIONER
STATE OF ARKANSAS