

**BEFORE THE INSURANCE COMMISSIONER  
FOR THE STATE OF ARKANSAS**

**ARKANSAS INSURANCE DEPARTMENT,** )  
**Petitioner** )

**vs.** )

**MELISSA C. HAGAN,** )  
**Respondent** )

**A.I.D. NO. 2011- 073**

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**CONSENT ORDER**

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On this day, the matter of Melissa C. Hagan (“Respondent”) came before Jay Bradford, Arkansas Insurance Commissioner (“Commissioner”). The Arkansas Insurance Department (“Department”) is represented by Amanda Andrews, Associate Counsel, in this matter. From the facts and law before the Commissioner, he finds as follows:

1. The Commissioner has jurisdiction over the parties and the subject matter pursuant to Arkansas Code Annotated §23-61-103.
2. Respondent is licensed to write life, accident, health and sickness insurance in the state of Arkansas and holds Arkansas Non-Resident Producer License No. 237640.
3. Respondent’s records with the Department show that the last known residence and mailing address is 7510 Norwood Driver, Louisville, Kentucky 40222, and her last known business address is Melissa Hagan Insurance Agency, 8401 Shelbyville Road, Louisville, Kentucky 40222.
4. The Department’s License Division received notice from Allstate Insurance Company that Respondent was terminated for cause for falsifying documents. The Kentucky Department of Insurance found that Respondent violated Kentucky law, and as a result, the

Department probated Respondent's agent's license for a period of twelve (12) months and levied a fine against Respondent in the amount of \$500.00.

5. Respondent voluntarily waived her right to counsel and her right to an administrative hearing.

**CONCLUSIONS OF LAW**

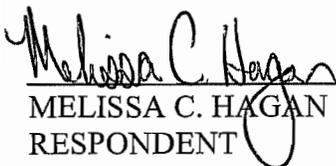
From the Findings of Fact contained herein, the Commissioner concludes as follows:

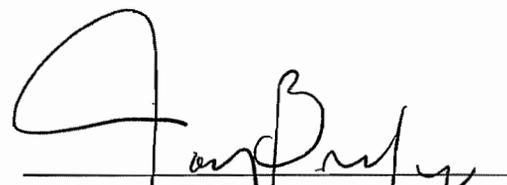
6. Pursuant to Arkansas Code Annotated §§ 23-64-216(a) and 23-64-512(a)(2), the Commissioner may place a producer's license in probationary status if after notice to the licensee and after hearing he finds that the producer violated a law or a regulation of another state's insurance commissioner.

**IT IS HEREBY ORDERED:**

Based upon the findings of the Kentucky Department of Insurance that Respondent violated Kentucky law and the resulting twelve (12) month probation of Respondent's license, the parties hereto agree that the Respondent's Arkansas Non-Resident License No. 237640 should be and hereby is immediately probated for a period of twelve (12) months from the date of this Order.

**IT IS SO ORDERED THIS** 1<sup>st</sup> **DAY OF** September, 2011.

  
MELISSA C. HAGAN  
RESPONDENT

  
JAY BRADFORD  
INSURANCE COMMISSIONER  
STATE OF ARKANSAS