

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

ARKANSAS INSURANCE DEPARTMENT,)
Petitioner)
)
vs.)
)
MARINA C. WYATT,)
Respondent)
)

A.I.D. NO. 2013- 018

CONSENT ORDER

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

FINDINGS OF FACT

1. Respondent is a resident of Conway, Arkansas, and holds Arkansas Producer License Number 383553.
2. On January 17, 2012, the Department received a notice from Combined Insurance terminating Respondent for cause. During the investigation of the termination, the Department discovered that Respondent was arrested on August 20, 2011 for violation of the Arkansas hot check law.
3. As a result of the August 2011 arrest, the judgment against Respondent for a previous hot check conviction was amended. Respondent did not report the charge or amended judgment to the Department within thirty (30) days as required by Arkansas law.

4. On May 30, 2012, the Department served Respondent with a Notice of Investigative Conference scheduled for June 21, 2012 for the purpose of discussing the termination and hot check convictions. Respondent did not respond to the notice or appear for the Conference. Therefore, the Department scheduled a hearing for August 1, 2012, and served Respondent with the Notice of Hearing on July 3, 2012.

5. Respondent appeared at the hearing and testified that she did not appear for the Investigative Conference because she had surgery for a serious medical condition, was on a number of medications and was unable to drive. Respondent further testified that it was not her intent to ignore the Department and its requests.

CONCLUSIONS OF LAW

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

6. The Commissioner has jurisdiction over the parties and the subject matter pursuant to Arkansas Code Annotated § 23-61-103.

7. A licensed producer is required to notify the Commissioner in writing within thirty (30) days of any filing of a criminal charge or conviction or plea of a criminal charge, and failure to do so may result in the immediate suspension of the license. Ark. Code Ann. § 23-64-201(e).

8. The Commissioner may place on probation, suspend or revoke a producer's license for any one (1) or more of the following causes: violating a law of any state; using fraudulent, coercive, or dishonest practices or demonstrating incompetence, untrustworthiness, lack of good personal or business reputation, or financial irresponsibility; refusing to be examined or to produce any accounts, records, or files for examination; or failing to cooperate

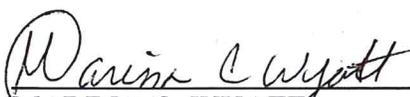
with the Commissioner in an investigation when required by the Commissioner. Ark. Code Ann. § 23-65-512(a).

9. Respondent failed to appear for the Investigative Conference on June 21, 2012, and she did not notify the Department that she was unable to attend the conference for health reasons, which was her responsibility.

IT IS HEREBY ORDERED:

Based upon the foregoing, the parties hereto agree that the Respondent's Arkansas Resident License No. 383553 will be and is hereby REVOKED. Respondent is no longer licensed to engage in the business of insurance in the state of Arkansas.

IT IS SO ORDERED THIS 6th DAY OF February, 2013.


MARINA C. WYATT
RESPONDENT


JAY BRADFORD
INSURANCE COMMISSIONER
STATE OF ARKANSAS