

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

**ARKANSAS INSURANCE DEPARTMENT,**     )  
**Petitioner**                                     )  
   )  
**vs.**   )  
   )  
**CHRISTOPHER J. KELLY,**                     )  
**Respondent**                                     )

**A.I.D. NO. 2013- 096**

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**REVOCATION ORDER**

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On this day, the matter of Christopher J. Kelly (“Respondent”) came before Jay Bradford, Arkansas Insurance Commissioner (“Commissioner”). The Arkansas Insurance Department (“Department”) was represented by Amanda Capps Rose, Associate Counsel, in this matter. From the facts and law before the Hearing Officer and his Recommendations, the Commissioner finds and concludes as follows:

**FINDINGS OF FACT**

1. Respondent holds Arkansas Resident Producer License No. 254955 and resides in Jacksonville, Arkansas.
2. On September 25, 2012, it was reported to the Criminal Investigation Division of the Department that the Respondent may have committed fraudulent insurance acts.
3. On August 1, 2013, the Respondent’s producer license was suspended pursuant to A.I.D. Order No. 2013-072, which recounts the Respondent’s conduct and is incorporated herein by reference.

4. On August 14, 2013, the Respondent submitted correspondence to the Department that included a statement of guilt with regard to misrepresentation of policies during the sales process.

5. An administrative hearing was held on September 25, 2013, with Chief Counsel and Deputy Commissioner William R. Lacy serving as the duly appointed Hearing Officer. Exhibits One through Eight presented by the Department were admitted into the record.

6. Respondent received proper and timely notice of the administrative hearing and signed a certified mail receipt for its delivery.

7. Respondent did not appear at the administrative hearing, nor did the Respondent contact the Department with regard to his inability to attend.

#### **CONCLUSIONS OF LAW**

8. The Commissioner has jurisdiction over the parties and the subject matter pursuant to Ark. Code Ann. § 23-61-103 and other provisions of the Arkansas Insurance Code.

9. Respondent's admission that he misrepresented policies during the sales process is grounds for revocation of his producer license pursuant to Ark. Code Ann. § 23-64-512(a)(7) – (8). Respondent's actions were fraudulent and exhibited untrustworthiness, lack of good personal and business reputation, and financial irresponsibility.

10. Respondent's refusal to be examined or otherwise cooperate in this investigation during the administrative hearing requested by the Respondent is grounds for revocation of his producer license pursuant to Ark. Code Ann. § 23-64-512(a)(16) – (17).

#### **RECOMMENDATIONS OF THE HEARING OFFICER**

WHEREFORE, based upon the foregoing Findings of Fact, Conclusions of Law, and other matters before him, the Hearing Officer recommends:

11. That the Respondent's Arkansas Resident Producer License No. 254955 should be immediately revoked as of the date of this Order.



WILLIAM R. LACY,  
CHIEF COUNSEL, DEPUTY COMMISSIONER  
and HEARING OFFICER

**CERTIFICATION**

I, Jay Bradford, Insurance Commissioner for the State of Arkansas, do hereby certify that the above Findings of Fact, Conclusions of Law, and Recommendations of the Hearing Officer were made by and under my authority and supervision by William R. Lacy, Chief Counsel, Deputy Commissioner and Hearing Officer in this proceeding. I hereby adopt the Hearing Officer's Findings of Fact, Conclusions of Law, and Recommendations in full and enter this Order.

THEREFORE, it is hereby ORDERED that Respondent's Arkansas Resident Producer License No. 254955 is hereby revoked. Following the expiration of three (3) years from the date of this Order, the Respondent may apply to reinstate his licenses in accordance with the provisions of Ark. Code Ann. § 23-64-217(b).

IT IS SO ORDERED THIS 2nd DAY OF OCTOBER, 2013.



JAY BRADFORD  
INSURANCE COMMISSIONER  
STATE OF ARKANSAS