

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

ARKANSAS INSURANCE DEPARTMENT)
Petitioner)
)
vs.)
)
PAMELA LIVINGSTON)
Respondent)
)

A.I.D. NO. 2014- 043

ORDER

On this day, the matter of Pamela Livingston (“Respondent”) comes before Jay Bradford, Arkansas Insurance Commissioner (“Commissioner”). The Arkansas Insurance Department (“Department”) is represented by Ava Franks, Associate Counsel, in this matter.

FINDINGS OF FACT

1. Respondent holds Arkansas Resident Producer License No. 24479.
2. On December 16, 2013, Department investigators visited Respondent’s agency address to investigate an allegation of unlicensed persons conducting the business of insurance.
3. The investigation concluded that an unlicensed person was conducting the business of insurance under Respondent’s supervision.
4. A hearing took place January 13, 2014 as a result of the investigatory findings.

CONCLUSIONS OF LAW

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

5. The Commissioner has jurisdiction over the parties and the subject matter pursuant to Ark. Code Ann. §23-61-103.
6. The Commissioner may place an insurance producer’s license on probation and levy a civil penalty for knowingly accepting insurance business from an individual who is not licensed pursuant to §23-64-216 and §23-64-512(12) of the Arkansas Code.

7. The Commissioner may impose upon the licensee an administrative penalty in the amount of up to one thousand dollars (\$1,000) per violation. Ark. Code Ann. § 23-26-216(d)(1).

RECOMMENDATION OF THE HEARING OFFICER

Based upon the foregoing Findings of Fact, Conclusions of law, and other matters before her, the Hearing Officer recommends:

8. Respondent enter into a probationary period of two (2) years from the date of this Order.

9. Respondent shall complete forty-eight (48) hours of Department approved Continuing Education before the end of her probationary period as part of her probation.

10. Respondent shall pay a fine equal to the amount of any and all commissions earned as a result of the activities of the unlicensed person.

IT IS HEREBY ORDERED:

Respondent's Arkansas Resident Producer License No. 24479 is hereby placed on probationary status for a period of two (2) years from the date of this Probation Order. During that probationary period, Respondent shall complete forty-eight hours of Continuing Education and pay a fine in the amount equal to any and all commissions earned due to the activities of the unlicensed person. If during that period of probation the Respondent is found to have committed any act in violation of the Arkansas Insurance Code, or, if at the end of this probationary period the Respondent is found to have not complied with this Order, this Order shall be used in concert with any future proceedings to determine the administrative action that will be taken against the Respondent's producer license.

IT IS SO ORDERED THIS 13th **day of** February, **2014.**



JAY BRADFORD
INSURANCE COMMISSIONER
STATE OF ARKANSAS