

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

ARKANSAS INSURANCE DEPARTMENT,)
Petitioner)
)
vs.)
)
TOSHONA CARTER,)
Respondent)
)

A.I.D. NO. 2014- 078

PROBATION ORDER

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

FINDINGS OF FACT

1. On or about March 20, 2014, Respondent submitted an Arkansas Health Connector Application.
2. Respondent disclosed in the affirmative to question 39.3, regarding financial responsibility.
3. Respondent’s Arkansas Health Connector Application was declined.
4. On or about April 18, 2014, Respondent submitted an Appeal.
5. A hearing was scheduled for May 13, 2014.
6. Respondent testified as to her credit history and testified as to her financial responsibility at the hearing.

CONCLUSIONS OF LAW

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

8. The Commissioner may place a licensee on probation for financial irresponsibility. Ark. Code Ann. § 23-64-512(a)(8).

RECOMMENDATION OF THE HEARING OFFICER

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

9. Respondent's Arkansas Health Connector License should be granted.

10. Respondent's license should be placed on probation for a period of one (1) year from the date her license is issued.

11. Respondent should submit a copy of her credit report to the Department at the end of that probationary period.


LENITA BLASINGAME
CHIEF DEPUTY COMMISSIONER
HEARING OFFICER

IT IS HEREBY ORDERED:

In consideration of the above findings and conclusions, it is hereby ordered that Respondent's Arkansas Health Connector License shall be granted based on the following conditions:

12. Respondent's license shall be placed on probation for a period of one (1) year from the date her license is issued.

13. Respondent shall submit a copy of her credit report to the Department at the end of that probationary period.

IT IS SO ORDERED THIS 14th DAY OF May, 2014.



JAY BRADFORD
INSURANCE COMMISSIONER
STATE OF ARKANSAS