

BEFORE THE INSURANCE COMMISSIONER  
FOR THE STATE OF ARKANSAS

ARKANSAS INSURANCE DEPARTMENT )  
PETITIONER )  
 )  
vs. )  
 )  
KOTERA HEARD )  
RESPONDENT NPN 17064533 )  
 )

A.I.D. NO. 2016- 034

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LICENSE REVOCATION ORDER

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On this day, the matter of the producer's license of Kotera Heard ("Respondent") came before Allen Kerr, Arkansas Insurance Commissioner ("Commissioner"). A hearing was held on February 23, 2016, in the First Floor Hearing Room of the Arkansas Insurance Department ("Department") pursuant to the Notice of Hearing dated January 13, 2016. The hearing was held before Chief Deputy Commissioner Russ Galbraith ("Hearing Officer") pursuant to his appointment by the Commissioner in accordance with Ark. Code Ann. § 23-61-103(e)(1). The Department was represented by Gray Allen Turner, Associate Counsel. Respondent failed to appear at the hearing.

FINDINGS OF FACT

1. The Commissioner of Insurance has jurisdiction pursuant to the Arkansas Insurance Code, specifically Ark. Code Ann. §§ 23-60-101, *et seq.*

2. Respondent was sent a notice of hearing by both regular and certified mail on January 13, 2016, to the address corresponding to her insurance license. The notice of hearing, sent by certified mail, was accepted by the Respondent on January 23, 2016. Therefore, the Respondent received adequate notice of the hearing as required by Ark. Code Ann. § 23-61-109(b)(c).

3. Respondent holds an Arkansas Non-Resident Producer License, National Producer Number 17064533.

4. On October 1, 2015, Aon sent the Arkansas Insurance Department a letter stating Respondent had been terminated for cause. Based on this termination, the Arkansas Insurance Department sent Respondent a letter requesting she explain the circumstances of her termination on October 29, 2015. Respondent accepted this letter on November 2, 2015.

5. The Respondent failed to respond to the Arkansas Insurance Department's request for information concerning to her termination and has had no contact with the Department.

#### CONCLUSIONS OF LAW

6. Ark. Code Ann. §23-64-512(a)(17) requires a producer to cooperate with the commissioner in an investigation. Respondent's failure to provide the Department with an explanation of her termination is therefore a violation of Ark. Code Ann. § 23-64-512(a)(17).

RECOMMENDATION OF HEARING OFFICER

WHEREFORE, upon consideration of the evidence of record and the foregoing Findings of Fact and Conclusions of Law, the Hearing officer recommends the following:

7. That the Arkansas Non-Resident Producer's License, National Producer Number 17064533, of Respondent Kotera Heard be revoked;



RUSS GALBRAITH  
CHIEF DEPUTY COMMISSIONER  
AND HEARING OFFICER

CERTIFICATION

I, Allen Kerr, 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 Russ Galbraith, Chief 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, as set forth herein.

THEREFORE, it is hereby ORDERED that the Arkansas Resident Producer's License, National Producer Number 17064533, of Respondent Kotera Heard be revoked.

IT IS SO ORDERED THIS 11<sup>th</sup> DAY OF APRIL, 2016.

A handwritten signature in black ink, appearing to read "Allen Kerr", written over a horizontal line.

ALLEN KERR  
INSURANCE COMMISSIONER  
STATE OF ARKANSAS