

Arkansas Insurance Department

Mike Beebe
Governor



Julie Benafield Bowman
Commissioner

October 7, 2008

Debra K. Bass
824 West Partridge Dr.
Fayetteville, AR 72701

Via Certified Mail Return Receipt No. 7003 1010 0000 9422 4115 and U.S. Mail

LETTER OF REPRIMAND

Dear Ms. Bass:

I am in receipt of your August 26, 2008 letter regarding your failure to report having been charged with a crime on or about January 19, 2007. You were convicted of possession of a controlled substance without a prescription on or about May 21, 2007. However, when you renewed your producer license on June 9, 2007, you failed to disclose the conviction. You did disclose the conviction when you sought to renew your license prior to its expiration on June 8, 2008. Accordingly, your file was referred to our Legal Division.

While I appreciate the unique circumstances surrounding your conviction and your reliance upon statements by your attorney, it is your responsibility to report such actions to the Commissioner. Further, it is your duty to be aware of the responsibilities placed upon you by the Arkansas Insurance Code and any rules, bulletins, or directives from this Department. Your conduct violated two provisions of the Insurance Code, as follows:

All licensees or applicants for licensure under this section must notify the commissioner in writing within thirty (30) days of any filing of a criminal charge or conviction or plea of a criminal charge or the filing of any bankruptcy proceeding by or against them. Failure to so notify the commissioner may result in the immediate suspension of the license. Ark. Code Ann. § 23-64-201(e).

Within thirty (30) days after the producer enters a plea with the court, a producer shall report to the commissioner any criminal prosecution of the producer taken in any jurisdiction. The report shall include a copy of the initial complaint filed, the order resulting from the hearing, and any other relevant legal documents. Ark. Code Ann. § 23-64-517(b)(1) and (2).

Pursuant to the review of your file by this Department, which included correspondence from you, you are hereby served with this **Letter of Reprimand**.

In view of the foregoing violations, please be advised that this **Letter of Reprimand** will be placed in the appropriate file as a permanent record for referral should any other related matters arise in the future. Additionally, this **Letter of Reprimand** will be forwarded to the National Association of Insurance Commissioners ("NAIC") for publication on the NAIC website. If you feel that this Letter of Reprimand is unjust or unwarranted, you may request an administrative hearing within thirty (30) days of your receipt of this correspondence.

You may contact Fred Stiffler, Director of the License Division, at (501) 371-2750 to renew your producer license.

Sincerely yours,

A handwritten signature in cursive script that reads "Amanda Capps Rose".

Amanda Capps Rose
Associate Counsel, Legal Division
(501) 371-2820

ACR/

cc: Fred Stiffler; Mary Coney; Correspondence File