

Arkansas Insurance Department

Mike Beebe
Governor



Jay Bradford
Commissioner

June 23, 2011

Via Certified Mail Return Receipt No. 7003 1010 0000 9423 9850 & U.S. Mail

Reginal Vines
9751 Old Greensboro Rd., Apt. B11
Tuscaloosa, AL 35405

LETTER OF REPRIMAND

Dear Mr. Vines:

As we discussed in your June 21, 2011 Investigative Conference, the Department has received three consumer complaints against you over the past several years. All three of the complaints alleged that the consumer was misled with regard to the Medicare Advantage product you were marketing at the time. Specifically, the consumers complained of being misinformed about the product(s).

After receiving and reviewing the above-referenced complaints, an Investigative Conference was scheduled for September 11, 2008 and a notice to that effect was mailed to you. On September 11, 2008, the Department's assigned investigator, Ms. Taryn Lewis, received a telephone call from you during which you stated that your attorney was not available and, therefore, you did not plan to attend. Ms. Lewis requested your attorney's contact information, which you stated was stored in your phone. You told Ms. Lewis that you would retrieve the information and call her back right away. We never heard from you after that date, nor were we able to reach you at the telephone number listed in your file.

At that time, we placed a hold on your producer license file and instructed our License Division not to renew or reinstate your license without contacting the Legal Division. At that time, your license was inactive and our complaint files were closed. On June 9, 2011, we received notification from our License Division that you submitted an application to reinstate your license. At that time, we scheduled an Investigative Conference for June 21, 2011. You telephoned and informed us that you were unavailable on that date, and we rescheduled for June 21, 2011, and you appeared on that date.

Your failure to respond to the Department in a reasonable and timely manner is taken very seriously and affects our handling of your file. Had you properly responded to the inquiries regarding the three consumer complaints, you might have avoided the need to appear at the Department and the delay in reinstating your producer license. Your failure to cooperate with our investigation is grounds for the Commissioner to refuse to issue a producer license pursuant to Ark. Code Ann. § 23-64-512(a)(17).

