

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

ARKANSAS INSURANCE DEPARTMENT

PETITIONER

v.

Case No. 155981

**HAROLD JAMES ROSE, JR.
NPN 18935103**

RESPONDENT

A.I.D. ORDER NO. 2024- 74

ORDER

On this day, the matter of Harold James Rose, Jr. (“Respondent”) came before Alan McClain, Arkansas Insurance Commissioner (“Commissioner”). The Arkansas Insurance Department (“Department”) is represented by Amanda Capps Rose, Associate Counsel, in this matter. From the facts and law before him, the Commissioner finds as follows:

FINDINGS OF FACT

1. Respondent is a resident of Florida and holds a nonresident insurance producer license in Arkansas.
2. On July 24, 2024, an administrative hearing was held on this matter before Chief Deputy Commissioner, Russ Galbraith. Respondent participated virtually and provided testimony.
3. On or about August 14, 2023, Golden Rule Insurance Company and UnitedHealthcare Life Insurance Company terminated the Respondent’s appointments for cause based upon the results of an internal investigation.
4. In a Memorandum dated July 27, 2023, UnitedHealthcare Investigations’ personnel documented allegations that the Respondent engaged in “egregious or fraudulent behavior” and “clean sheeting”. Both allegations were found to be substantiated. Respondent admitted that he impersonated existing and potential insureds in phone calls to UnitedHealthOne. Respondent impersonated seven different members between March 3, 2023, and June 28, 2023,

in order to respond to underwriting questions, change the member's payment method, and/or cancel or reinstate the member's plan.

5. On January 11, 2024, the Utah Insurance Department revoked the Respondent's nonresident producer license pursuant to a Notice of Agency Action and Order, Docket No. 2023-4581, based upon the findings made by UnitedHealthcare Investigations.

6. On March 21, 2024, the Minnesota Department of Commerce revoked the Respondent's nonresident producer license based upon the findings made by UnitedHealthcare Investigations. Respondent consented to the revocation of his nonresident producer license in Minnesota.

CONCLUSIONS OF LAW

The Arkansas Insurance Code provides that an insurance producer's license may be revoked for any of the following:

- a. Using fraudulent or dishonest practices, or demonstrating untrustworthiness or a lack of good personal or business reputation; and
- b. Having an insurance producer license revoked in any other state.

Ark. Code Ann. § 23-64-512(a)(8) and (9).

RECOMMENDATIONS OF THE HEARING OFFICER

WHEREFORE, based upon the foregoing Findings of Fact, Conclusions of Law, and other matters before him, the Hearing Officer recommends that the Respondent's Arkansas Nonresident Producer License, NPN 18935103, be revoked.



**RUSS GALBRAITH
CHIEF DEPUTY INSURANCE
COMMISSIONER and
HEARING OFFICER**

CERTIFICATION

I, Alan McClain, 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 Insurance Commissioner and Hearing Officer in this proceeding. I hereby adopt the Hearing Officer's Findings of Fact, Conclusions of Law, and Recommendations in full and enter this Order.

THEREFORE, it is hereby ORDERED that the Respondent's Arkansas Nonresident Producer License be revoked on this date.

ORDERED ON THIS 25th DAY OF JULY, 2024.



ALAN McCLAIN
INSURANCE COMMISSIONER
STATE OF ARKANSAS