

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

**ARKANSAS INSURANCE DEPARTMENT**

**PETITIONER**

v.

**Case No. 159956**

**VALERIE PACHECO  
NPN NO. 18499158**

**RESPONDENT**

**A.I.D. ORDER NO. 2024-95**

**ORDER**

On this day, the matter of Valerie Pacheco (“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 Nevada and holds a nonresident insurance producer license in Arkansas.

2. On March 11, 2024, the Respondent’s appointment with American Family Insurance was terminated for cause due to allegations of credit card fraud involving customers of American Family Insurance, which was confirmed via video of the Respondent taken by American Family Insurance.

3. The Department sent correspondence to the Respondent on April 26, 2024, requesting a response to the allegations made by American Family Insurance. The correspondence was mailed to the Las Vegas, Nevada address on file with the Department. This correspondence was returned as undeliverable.

4. On June 28, 2024, a second request for a response to the termination for cause was mailed to the Respondent via U.S. Mail, Certified Mail, and electronic mail using the

contact information on file with the Department. The mailed documents were returned as undeliverable and the electronic mail encountered an error and was not deliverable.

5. The Department located a different mailing address in the documentation provided by American Family Insurance. On August 22, 2024, the Department mailed a request to this second mailing address for a response to her termination for cause. This correspondence stated that failure to respond within thirty (30) days would result in an Administrative Hearing regarding the Respondent's Arkansas license. This correspondence was returned as undeliverable.

6. On September 23, 2024, the Department sent a Notice of Public Hearing to both known physical addresses via U.S. Mail and Certified Mail and via electronic mail to two addresses. This correspondence was returned as undeliverable.

7. Respondent was provided timely notice of the Administrative Hearing, her right to appear, and her right to legal counsel. Respondent failed to appear at the Administrative Hearing, and no other person appeared on her behalf.

### **CONCLUSIONS OF LAW**

From the Findings of Fact contained herein, the Commissioner concludes as follows:

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

- a. Having admitted or been found to have committed any insurance unfair trade practice or fraud;
- b. Using fraudulent or dishonest practices, or demonstrating untrustworthiness or a lack of good personal or business reputation;
- c. Failing to provide a written response after receipt of a written inquiry from the Commissioner or his or her representative as to transactions under an insurance license within thirty (30) days after receipt thereof; and

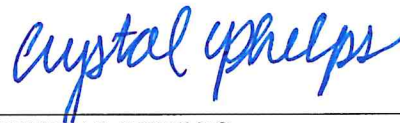
- d. Failing to cooperate with the Commissioner in an investigation when required by the Commissioner.

Ark. Code Ann. § 23-64-512(a)(7), (8), (13), and (17).

**RECOMMENDATIONS OF THE HEARING OFFICER**

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

1. That the Respondent's Arkansas Nonresident Producer License, NPN No. 18499158, be revoked.



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CRYSTAL PHELPS,  
MANAGING ATTORNEY

**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 Crystal Phelps, Managing Attorney 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 7<sup>th</sup> DAY OF NOVEMBER, 2024.



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ALAN McCLAIN  
INSURANCE COMMISSIONER  
STATE OF ARKANSAS