

BEFORE THE ARKANSAS INSURANCE DEPARTMENT

ARKANSAS INSURANCE DEPARTMENT

PETITIONER

v.

Case No. 160482

COURTNEY VICTOR  
NPN 19434543

RESPONDENT

AID Order No. 2024- 96

REVOCATION ORDER

On this day, the matter of the Arkansas Insurance Department v. Courtney Victor came before Alan McClain, Arkansas Insurance Commissioner ("Commissioner"). A hearing was held on October 17, 2024 at 10:00 a.m. in the Diamond Mine Room of the Arkansas Department of Commerce Building. Managing Attorney Crystal Phelps was designated as the Hearing Officer pursuant to her appointment as such in accordance with Ark. Code Ann. 23-61-103(e)(1). The Department was represented by Amanda Gibson, Managing Attorney. Courtney Victor ("Respondent") failed to appear despite being given proper notice.

**FINDINGS OF FACT**

1. Respondent Courtney Victor holds a nonresident insurance producer license, National Producer Number 19434543, and is a resident of Texas. Respondent's license expired on September 30, 2024.
2. Respondent's producer license was revoked in Louisiana on July 11, 2023. Respondent's producer license in Delaware was revoked on April 16, 2024.

3. Respondent failed to report the revocations.
4. Respondent failed to respond to the Department's communications sent to her throughout the course of the investigation.
5. The reason for the revocation of Respondent's Louisiana license was for her failure to report a 2017 theft conviction, and a failure to respond to the inquiries sent to Respondent from the Louisiana Department of Insurance.
6. The reason for the revocation of Respondent's Delaware license was for her failure to report the Louisiana action and the failure to attend the hearing in Delaware.
7. Respondent twice failed to disclose her 2017 theft conviction when she applied for her nonresident producer license in Arkansas on May 11, 2021, and when she renewed her license on August 25, 2022.

### **CONCLUSIONS OF LAW**

1. Ark. Code Ann. § 23-60-101, *et. seq.*, assigns the responsibility for administration of the Arkansas Insurance Code to the Arkansas Insurance Commissioner. The Department is the lawful agency through which the Commissioner administers the Arkansas Insurance Code, and he is authorized to bring this action for the protection of Arkansas consumers.
2. The Commissioner has jurisdiction over the parties and subject matter pursuant to Ark. Code Ann. § 23-61-103.
3. Ark. Code Ann. § 23-64-512(a) allows the Commissioner to "place on probation, suspend, revoke, or refuse to issue or renew an insurance producer's license or may levy

a civil penalty in accordance with § 23-64-216 or any combination of actions for any one (1) or more of the following causes: (1) “[p]roviding incorrect, misleading, incomplete, or materially untrue information in the license application;” (2) “[v]iolating any of the following that calls into question the insurance producer’s fitness to hold a license: (A) a law...;” and (17) “[f]ailing to cooperate with the commissioner in an investigation when required by the commissioner.”

4. Ark. Code Ann. § 23-64-517(a)(1) provides, “[a] producer shall report to the Insurance Commissioner any administrative action taken against the producer in another jurisdiction or by another governmental agency in this state within thirty (30) days after the final disposition of the matter.”

5. Ark. Code Ann. § 23-64-512(e) provides, “[t]he commissioner shall retain the authority to enforce the provisions of and impose any penalty or remedy authorized by this subchapter and the Arkansas Insurance Code against any person who is under investigation for or charged with a violation of this subchapter or the Arkansas Insurance Code, even if the person’s license or registration has been revoked, surrendered, or has lapsed by operation of law.”

6. Respondent’s conduct as described in Finding of Fact 3, in not reporting the revocations in Louisiana and Delaware, constitutes a violation of Ark. Code Ann. § 23-64-517(a)(1).

7. Respondent’s conduct as described in Finding of Fact 4, in failing to respond to Department inquiries during the course of the investigation, constitutes a violation of Ark. Code Ann. § 23-64-512(a)(17).

8. Respondent's conduct as described in Finding of Fact 7, in failing to disclose her prior criminal conviction, constitutes a violation of Ark. Code Ann. § 23-64-512(a)(1).

**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 that the Arkansas resident producer license of Courtney Victor be REVOKED.



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Crystal Phelps  
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 Recommendation of the Hearing Officer were made by and under my authority and supervision by Crystal Phelps, Hearing Officer in this proceeding. I hereby adopt the Hearing Officer's Findings of Fact, Conclusions of Law, and Recommendation in full, as set forth herein.

THEREFORE, it is hereby ORDERED that the Arkansas resident insurance producer license of Courtney Victor is REVOKED.

IT IS SO ORDERED THIS 7<sup>th</sup> DAY OF NOVEMBER, 2024.

  
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Alan McClain  
Insurance Commissioner  
State of Arkansas