

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

**ARKANSAS INSURANCE DEPARTMENT** )  
**PETITIONER** )  
 )  
**VS.** )  
 )  
**JOANNE CONTARDO** )  
**NPN 18457247** )  
**RESPONDENT** )  
 )  
 )

**A.I.D. NO. 2020-13**

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**SUSPENSION ORDER**

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On this day, the matter of Joanne Contardo (“Respondent”) came before Allen Kerr, Arkansas Insurance Commissioner (“Commissioner”). The Arkansas Insurance Department (“Department”) was represented by Gray Allen Turner, Associate Counsel, in this matter. From the facts and law before the Commissioner, he finds and concludes as follows:

**FINDINGS OF FACT**

1. Respondent holds Arkansas Non-resident Producer License No. 18457247 and resides in Massachusetts.
2. Effective on or about July 13, 2019, the Respondent’s producer license in her home state is no longer active.

**CONCLUSIONS OF LAW**

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

3. The Commissioner has jurisdiction over the parties and the subject matter pursuant to Ark. Code Ann. § 23-61-103.

4. In order to obtain a nonresident producer license in Arkansas, Ark. Code Ann. § 23-64-508(a)(1) requires that the person be licensed as a resident and in good standing in his or her home state.

5. Pursuant to Ark. Code Ann. § 23-64-508(b), the Commissioner has the authority to summarily suspend a non-resident producer whose domiciliary state has suspended, revoked, or otherwise terminated his or her resident producer license.

6. Upon presentation of sufficient evidence that a non-resident producer's home state license is active and in good standing, the suspension under this order shall be lifted pursuant to Ark. Code Ann. § 23-64-508(b)(3).

7. Respondent's Arkansas Non-resident Producer License No. 18457247 is immediately and summarily suspended.

8. Respondent is instructed that she may request an administrative hearing regarding this matter within thirty (30) days of the date of this Suspension Order.

**IT IS HEREBY ORDERED** that:

Respondent's Arkansas Nonresident Producer License No. 18457247 is hereby **SUSPENDED**. Respondent shall not, during the term of this suspension, conduct the business of insurance in the State of Arkansas.

**IT IS SO ORDERED THIS** 13<sup>th</sup> **DAY OF JANUARY, 2020.**

  
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ALLEN KERR  
INSURANCE COMMISSIONER  
STATE OF ARKANSAS