

BEFORE THE INSURANCE COMMISSIONER  
FOR THE STATE OF ARKANSAS

IN THE MATTER OF:

ARKANSAS INSURANCE ALLIANCE  
ADVANTAGE 1  
ALL ABOUT AUTO INSURANCE  
NPN 6080510  
RESPONDENT

A.I.D. NO. 2023-~~1~~**6**

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**CEASE AND DESIST ORDER**

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Now on this day the matter of the Arkansas Insurance Alliance, LLC, d/b/a Advantage 1 and All About Auto Insurance, a resident licensed business entity insurance producer (“Respondent”) is taken under consideration by Alan McClain, Insurance Commissioner for the State of Arkansas (“Commissioner”), with the Arkansas Insurance Department (“Department”) appearing through Gray Allen Turner, Associate Counsel. From the facts, matters and other items before him, the Commissioner finds and concludes as follows:

FINDINGS OF FACT

1. The Commissioner has jurisdiction over the parties and of the subject-matter pursuant to Ark. Code Ann. §§ 23-61-103 and 23-64-512(e).
2. Respondent is a resident licensed business entity insurance producer located in Cave Springs, Arkansas.
3. Respondent has several branch offices including one in Jonesboro. In 2022, the Arkansas Insurance Department received a complaint alleging Respondent was allowing unlicensed persons to engage in the business of insurance. In February of 2023, investigators for the Department visited Respondent’s Jonesboro branch office.

4. The Department's investigators found credible evidence that the Respondent was allowing an unlicensed person or persons to sell, solicit, and negotiate insurance contracts to Arkansas consumers.

#### CONCLUSIONS OF LAW

From the findings of fact herein, the Commissioner concludes as follows:

1. The Commissioner, as authorized by Ark. Code Ann. § 23-61-103(f)(1)(A), may summarily order a person or entity to cease and desist from an act or practice if there is reason to believe that a person or entity has engaged in or is about to engage in any act or practice constituting a violation of an insurance law, rule, or order of this state.

2. A person shall not sell, solicit, or negotiate insurance in this state for any class or classes of insurance unless the person is licensed in accordance with our laws. Ark. Code Ann. §§ 23-64-201(b) & 23-64-503.

3. An insurance producer shall not permit any person not properly licensed under this chapter to solicit, sell, negotiate, engage, consult, or adjust in the business of insurance on behalf of the insurance producer. Ark. Code Ann. § 23-64-201(a).

4. Respondent's actions of permitting a person without an active Arkansas insurance license to sell, negotiate, or solicit insurance are a violation of Ark. Code Ann. § 23-64-503.

#### IT IS THEREFORE ORDERED AS FOLLOWS:

1. Pursuant to Ark. Code Ann. § 23-61-103(f)(1)(A), Respondent is hereby ordered to immediately cease and desist from permitting any person without an active Arkansas insurance producer license to conduct the sale, solicitation, or consulting of insurance contracts in this state.

2. Respondent is given notice that upon written request to the Commissioner received within thirty days of the entry of this order, a hearing shall be held under Ark. Code Ann. § 23-61-303 to determine if the cease and desist order should continue. If no hearing is requested, the order shall remain in effect until it is modified or vacated by the Commissioner and shall be considered a final agency action.

IT IS SO ORDERED THIS 28<sup>th</sup> DAY OF February, 2023



ALAN MCCLAIN  
INSURANCE COMMISSIONER  
STATE OF ARKANSAS