

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

IN THE MATTER OF:

**MONICA CLIFT
RESPONDENT
NPN 19579825**

A.I.D. NO. 2023-54

REVOCATION ORDER

On this day, the matter of the insurance producer's license application of Ms. Monica Clift, "Respondent") came before Alan McClain, Arkansas Insurance Commissioner ("Commissioner"). A hearing was held on March 23, 2023, in the Second Floor Hearing Room of the Arkansas Insurance Department ("Department") pursuant to the Amended Notice of Hearing dated February 17, 2023. The hearing was held before Booth Rand, General Counsel, ("Hearing Officer") pursuant to his appointment by the Commissioner in accordance with Ark. Code Ann. § 23-61-103(e)(1). The Department was represented by Gray Allen Turner, Associate Counsel. The Respondent was not present.

FINDINGS OF FACT

1. Respondent is a resident of El Dorado.
2. An Amended Notice of Hearing was sent to Respondent's last known address and email address and notice requirements have been met.
3. Respondent holds an Arkansas resident insurance producer license, National Producer Number 19579825.
4. Respondent used her former customer's information to submit a life insurance application to Americo Financial Life Insurance Company without the knowledge or consent of her customer in March of 2022. The customer's email address used in the applications was the same as Respondent's personal email address. Respondent received accelerated

commissions from Americo for these policies, which were soon cancelled for non-payment. The customers were not charged.

CONCLUSIONS OF LAW

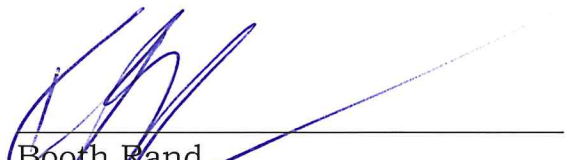
1. The Commissioner of Insurance has jurisdiction pursuant to the Arkansas Insurance Code, specifically Ark. Code Ann. §§ 23-60-101 et seq.

2. An insurance producer violates Ark. Code Ann. § 23-64-512(a)(8) when they engage in fraudulent business practices. Respondent used her former customer's personal and financial information to submit false policy applications for the purpose of earning commissions. Respondent's actions as described above were a violation of § 23-64-512(a)(8).

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 the following:

That the Arkansas resident insurance producer license of Respondent Monica Clift be revoked.


Booth Rand
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 Booth Rand, 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 Ms. Monica Clift is revoked.

IT IS SO ORDERED THIS 15th DAY OF May, 2023.



ALAN MCCLAIN
INSURANCE COMMISSIONER
STATE OF ARKANSAS