

beginning in March 2011, Respondent discussed and/or sold her and her husband short term health policies.

CONCLUSIONS OF LAW

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

5. No person shall sell, solicit, or negotiate insurance in Arkansas for any class or classes of insurance unless the person is licensed in accordance with our laws. Ark. Code Ann. § 23-64-503.


6. The Commissioner has the authority to enforce the provisions of and impose any penalty or remedy authorized by Arkansas Code Annotated § 23-64-501, *et. seq.*, against any person who is under investigation for or charged with a violation of any of the statutes contained therein or the Arkansas Insurance Code, even if the person's license or registration has been revoked, surrendered, or has lapsed by operation of law.

7. Respondent's actions of selling, soliciting and/or negotiating insurance without a producer license is a violation of Arkansas Code Annotated § 23-64-503.

IT IS THEREFORE ORDER AS FOLLOWS:

Respondent is ordered to cease and desist the conduct of any insurance or insurance related business in the State of Arkansas.

IT IS SO ORDERED THIS 23rd **day of** August, 2012.



JAY BRADFORD
INSURANCE COMMISSIONER
STATE OF ARKANSAS