

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

**ARKANSAS INSURANCE DEPARTMENT** )  
**Petitioner** )  
 )  
**vs.** )  
 )  
**CINDY BECKOWITZ** )  
**Respondent** )  
 )

**A.I.D. NO. 2013- 122**

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**CEASE AND DESIST ORDER**

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On this day, the matter of Cindy Beckowitz (“Respondent”) comes before Jay Bradford, Arkansas Insurance Commissioner (“Commissioner”). The Arkansas Insurance Department (“Department”) is represented by Ava Franks, Associate Counsel, in this matter.

**FINDINGS OF FACT**

1. Respondent is not an Arkansas licensed insurance producer.
2. Respondent represents in business marketing material, including but not limited to, business cards and through electronic presence, that she is an insurance producer.
3. On or about November 5, 2013, Respondent quoted and negotiated insurance products with a Department Investigator over the telephone.
4. On or about December 16, 2013, Department Investigators visited Respondent at her place of employment and recovered files that demonstrate Respondent as the responsible party for the solicitation and negotiation of insurance as well as documents of a quote or negotiation of insurance in Respondent’s handwriting.

### CONCLUSIONS OF LAW

5. The Commissioner has jurisdiction over the parties and the subject matter pursuant to Arkansas Code §23-61-103.

6. It is unlawful for a person to sell, solicit, or negotiate insurance in Arkansas for any class or classes of insurance unless that person is licensed for that line of authority. Ark. Code Ann. §23-64-503.

7. The Commissioner has the power to summararily order a person to cease and desist from an act or practice that constitutes a violation of an insurance law, rule, or order of the state. Ark. Code Ann. §23-61-103(f)(1)(A).

**IT IS HEREBY ORDERED:**

Respondent is ordered to cease and desist all activities and business as an Arkansas producer until she becomes duly licensed. Respondent has the right to request a hearing concerning this Order within thirty (30) days of entry of this Order.

**IT IS SO ORDERED THIS** 20<sup>th</sup> **day of** December, **2013.**

  
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JAY BRADFORD  
INSURANCE COMMISSIONER  
STATE OF ARKANSAS