

BEFORE THE INSURANCE COMMISSIONER  
FOR THE STATE OF ARKANSAS

IN THE MATTER OF:

AID ORDER NO. 2018- 030

KALEB CABE  
NPN 18355680  
RESPONDENT

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ORDER OF REPRIMAND

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On this day, the matter of the producer's license of Kaleb Cabe ("Respondent") came before Allen Kerr, Arkansas Insurance Commissioner ("Commissioner"). A hearing was held on December 28, 2017, in the First Floor Hearing Room of the Arkansas Insurance Department ("Department") pursuant to the Notice of Hearing dated December 17, 2017. The hearing was held before Deputy Commissioner and General Counsel Suzanne Tipton pursuant to her 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 present at the hearing.

FINDINGS OF FACT

1. The Commissioner of Insurance has jurisdiction pursuant to the Arkansas Insurance Code, specifically Ark. Code Ann. §§ 23-60-101, *et seq.*
2. Respondent resides in Florida.
3. Respondent holds an Arkansas non-resident producer license.

4. Respondent was sent notice of hearing on December 17, 2017, by regular and certified mail.

5. On September 15, 2017, Respondent filed a complaint with the Arkansas Insurance Department's Consumer Services Division. In his complaint, Respondent alleged acts of fraud and coercion were committed by his former employer.

6. The Department investigated Respondent's complaint and found the allegations to be unsubstantiated.

7. On November 30, 2017, the Department issued a Letter of Reprimand to the Respondent for making false statements and using dishonest business practices. Specifically, the Letter of Reprimand stated:

After reviewing these statements, we are led to believe that your complaint to the Arkansas Insurance Department was filed not out of concern for the consumer, but with malicious intent to defame and cause harm to the reputation of Monica Treat and Treat Insurance Agency.

8. Respondent filed a timely request for a hearing to contest the Letter of Reprimand.

9. Monica Treat, owner of Treat Insurance Agency, and insurance producer, Charles Worsham, testified at the hearing.

10. Respondent Kaleb Cabe testified at the hearing.

11. Respondent's allegations in his complaint regarding Mr. Worsham and Mrs. Treat are not credible and Respondent provided no evidence to support his allegations.

**CONCLUSIONS OF LAW**

12. Respondent's allegation in his complaint to the Arkansas Insurance Department that he had been coerced to impersonate a customer was a false statement. Respondent's actions were a violation of Ark. Code Ann. §§ 23-64-512(8) & 23-66-206(7)(B).

**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:

13. That the Arkansas Insurance Department's Letter of Reprimand issued to Respondent on November 30, 2017, is upheld and remains in effect.

  
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Suzanne Tipton  
Deputy Commissioner and General Counsel

**CERTIFICATION**

I, Allen Kerr, 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 Suzanne Tipton, Deputy Commissioner and 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.

1. THEREFORE, it is hereby ORDERED that the Arkansas Insurance Department's Letter of Reprimand issued to Respondent on November 30, 2017, is upheld and remains in effect.

IT IS SO ORDERED THIS 12<sup>th</sup> DAY OF March, 2018.



ALLEN KERR  
INSURANCE COMMISSIONER  
STATE OF ARKANSAS