

BEFORE THE INSURANCE COMMISSIONER OF THE  
STATE OF ARKANSAS

IN THE MATTER OF ANDREA MICHELE BARBER  
RESPONDENT  
NPN 17776389

AID NO. 2019- 83

EMERGENCY CEASE AND DESIST ORDER

Now, on this day, the matter of Andrea Michele Barber "(Respondent)", is taken under consideration by Allen Kerr, Insurance Commissioner for the State of Arkansas ("Commissioner"), with the Arkansas Insurance Department (the "Department") appearing through Gray Allen Turner, Associate Counsel, and from the facts, matters and other items before him, the Commissioner finds as follows:

1. Respondent is a resident of Greene County, Arkansas.
2. Respondent holds Arkansas Resident Producer license number NPN 17776389.
3. Respondent failed to renew her producer license and her license has been expired since August 31, 2019.
4. Subsequent to expiration of her producer license, Respondent has continued to act as a producer without an active license.
5. Specifically, Respondent has held herself out as an active licensed insurance producer, she has told former clients that she could service their policies, and she has issued falsified declaration pages and proof of insurance.
6. Under Ark. Code Ann. § 23-65-101(a)(2)(A), "no person or entity shall act as a producer, adjuster, or consultant without first obtaining appropriate licensure or registration as required by the insurance laws of this State for the transaction of insurance with respect to subjects of insurance or self-insurance resident, located or to be performed in this State."

7. Under Ark. Code Ann. § 23-61-103, the Commissioner 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.


The Commissioner finds that a public emergency exists for the issuance of an emergency order. The Commissioner hereby Orders the following

1. Pursuant to Ark. Code Ann § 23-61-103, Respondent is hereby ordered to immediately cease and desist from the sale, solicitation, or consulting on anything concerning the sale of insurance in this state without a license, a violation of Ark. Code Ann. § 23-64-501 et seq.

2. Pursuant to Ark. Code Ann. § 23-61-103, the Respondent is given notice that upon written request within thirty days of the entry of this order, a hearing shall be held under Ark. Code Ann. § 23-61-301 et seq. 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.

3. The Commissioner retains jurisdiction over the Respondent following the suspension or revocation of a license pursuant to Ark. Code Ann. § 23-64-512(e) and retains authority to impose any penalty or remedy available under the Arkansas Insurance Code.

IT IS SO ORDERED THIS 13<sup>th</sup> DAY OF DECEMBER 2019.

  
ALLEN KERR  
INSURANCE COMMISSIONER  
STATE OF ARKANSAS