

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

ARKANSAS INSURANCE DEPARTMENT

PETITIONER

V.

A.I.D. NO. 2021- 16

**LINDSEY ORBACH
NPN 17292103**

RESPONDENT

CONSENT ORDER

On this day, Alan McClain, Arkansas Insurance Commissioner (“Commissioner”), and Lindsey Orbach, (“Respondent”) agree to enter into this Consent Order for the reasons stated below. The Respondent neither admits nor denies any of the Findings of Fact or the Conclusions of Law below.

FINDINGS OF FACT

1. Respondent, Lindsey Orbach, is a licensed resident insurance producer in Lonoke County, Arkansas, and holds an Arkansas Resident Insurance Producer License, National Producer Number 17292103.
2. In 2020, Respondent submitted a life insurance policy application for her spouse without their knowledge or permission.

CONCLUSIONS OF LAW

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

1. The Commissioner has jurisdiction over the parties and subject matter pursuant to Ark. Code Ann. §§ 23-61-103, et seq., and 23-64-501, et seq.
2. Respondent's actions were a violation of Ark. Code Ann. § 23-64-512(a).

3. Considering the Commissioner's Conclusions of Law, the Respondent agrees to her producer license being placed on probation for a period of one year and to pay a civil fine in the amount of \$500.00, within one year of the entry of this order as authorized by Ark. Code Ann. § 23-64-512(d)(2).

4. Respondent agrees to complete an additional three credits of ethics continuing education in addition to the credits required to maintain a producer license.

5. Respondent expressly waives all further procedural steps, and expressly waives all rights to seek judicial review of or to otherwise challenge or contest the validity of this Consent Order.

THEREFORE, it is hereby ORDERED AND AGREED that:


1. All licenses issued by the Department to Respondent Lindsey Orbach are hereby placed on probationary status for a period of one year.


2. Respondent shall pay a civil fine in the amount of \$500 within one year of this order being entered to the Arkansas Insurance Department Trust Fund.

3. Respondent shall complete an additional three hours of ethics continuing education within one year.

4. Respondent shall report this administrative action to the National Insurance Producer Registry as required by Ark. Code Ann. § 23-64-517(a).

IT IS SO ORDERED THIS 27th day of May, 2021.


LINDSEY ORBACH
RESPONDENT


ALAN MCCLAIN
INSURANCE COMMISSIONER
STATE OF ARKANSAS