

# Arkansas Insurance Department

Asa Hutchinson  
Governor



Allen Kerr  
Commissioner

November 30, 2017

Kaleb Cabe  
7 Diana Street  
Pensacola, FL 32503

*Via Certified Mail # 7009 1680 0002 2606 6702 & U.S. Mail*

RE: AID File# 116018 Cabe vs Treat

## LETTER OF REPRIMAND

Dear Mr. Cabe:

On September 15, 2017, the Arkansas Insurance Department received your complaint against Monica Treat and Treat Insurance Agency. The complaint alleges that on September 28, 2016, during your previous employment with the Treat Insurance Agency, you were coerced by another agency employee to impersonate a client during a call to the Arkansas Health Insurance Marketplace. After investigating this claim and reviewing the documentation received from you, Mrs. Treat/Treat Insurance Agency, and other named parties, we have concluded the allegation to be unsubstantiated. It concerns us that you did not feel compelled to report the alleged actions until after you had been rehired and then terminated (for unrelated reasons) from Treat Insurance Agency in September 2017. During the course of this investigation, you also failed to disclose that you were contacted by Mrs. Treat's legal counsel in regards to libelous statements published by you on social media regarding the facts surrounding your termination from the agency. 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.

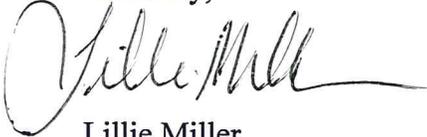
The Department finds you in violation of the following Arkansas laws: (1) Knowingly making any false entry of a material fact in any book, report, or statement of any person, Arkansas Code Annotated § 23-66-206(6)(B); (2) Using fraudulent, coercive, or dishonest practices or demonstrating incompetence, untrustworthiness, lack of good personal or business reputation, or financial irresponsibility, Arkansas Code Annotated § 23-64-512(a)(8).

In view of the foregoing facts and violations of Arkansas law, you are hereby served with this **Letter of Reprimand**. The **Letter of Reprimand** will be placed in your license file as a permanent record for referral should any other related complaints be received by this Department. Additionally, the **Letter of Reprimand** will be forwarded to the Florida

Department of Insurance and the National Association of Insurance Commissioners (“NAIC”) for publication on the NAIC website.

If you feel that this Letter of Reprimand is unjust or unwarranted, you may request an administrative hearing within thirty (30) days of your receipt of this correspondence.

Sincerely,

A handwritten signature in cursive script, appearing to read "Lillie Miller", with a long horizontal flourish extending to the right.

Lillie Miller  
Legal Investigator

cc: Gray Turner, Associate Counsel  
Monica Treat and Treat Insurance Agency