

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

ARKANSAS INSURANCE DEPARTMENT,)
Petitioner)
)
vs.)
)
NICOLE R. YARBROUGH,)
Respondent)

A.I.D. NO. 2013- 025

PROBATION ORDER

On this day, the matter of Nicole Yarbrough (“Respondent”) came before Jay Bradford, Arkansas Insurance Commissioner (“Commissioner”). The Arkansas Insurance Department (“Department”) was represented by Amanda Capps Rose, Associate Counsel, in this matter. From the facts and law before the Hearing Officer and her recommendations to the Commissioner, he finds as follows:

FINDINGS OF FACT

1. Respondent seeks a limited lines producer license and resides in El Dorado, Arkansas.
2. Respondent submitted an Application for Written Consent to Engage in the Business of Insurance due to previous actions.
3. An administrative hearing was held on February 13, 2013 with Chief Deputy Commissioner Lenita Blasingame serving as the duly appointed Hearing Officer.
4. Respondent appeared at the hearing and offered testimony regarding the circumstances of her previous convictions. Respondent testified regarding her offenses, which occurred when she was a younger individual. Respondent also submitted letters of recommendation with her application and presented two witnesses at the hearing.

CONCLUSIONS OF LAW

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

6. Any prior conviction of a felony involving dishonesty or breach of trust requires the filing of a Written Consent to Engage in the Business of Insurance pursuant to Ark. Code Ann. § 23-66-502 and §§ 18 U.S.C. 1033-1034.

RECOMMENDATIONS OF THE HEARING OFFICER

WHEREFORE, based upon the foregoing Findings of Fact, Conclusions of Law, and other matters before her, the Hearing Officer recommends:

7. That the Respondent be allowed to hold a limited lines producer license, which should be immediately placed on probationary status for one (1) year from the date of this Probation Order. If during that period of probation the Respondent commits any act in violation of the Arkansas Insurance Code, administrative action will be taken against the Respondent's producer licensure other than for limited lines for which the Respondent may apply is subject to


LENITA BLASINGAME,
CHIEF DEPUTY COMMISSIONER and
HEARING OFFICER

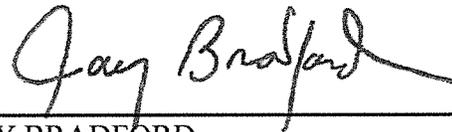
CERTIFICATION

I, Jay Bradford, Insurance Commissioner for the State of Arkansas, do hereby certify that the above Findings of Fact, Conclusions of Law, and Recommendations of the Hearing Officer were made by and under my authority and supervision by Lenita Blasingame, Chief Deputy

Commissioner and Hearing Officer in this proceeding. I hereby adopt the Hearing Officer's Findings of Fact, Conclusions of Law, and Recommendations in full and enter this Order.

THEREFORE, it is hereby ORDERED that the Respondent may hold a limited lines producer license, which shall be placed on probationary status for one (1) year from the date of this order.

IT IS SO ORDERED THIS 2nd DAY OF FEBRUARY, 2013.



JAY BRADFORD
INSURANCE COMMISSIONER
STATE OF ARKANSAS