

Arkansas Insurance Department

Mike Beebe
Governor



Jay Bradford
Commissioner

December 7, 2011

Via Certified Mail (RRR) # 70091680000226038105 & U.S. Mail

Patricia Moore
1795 Arp Central Road
Ripley, TN 38063

LETTER OF REPRIMAND

Dear Ms. Moore:

You were scheduled for an Investigative Conference at the Arkansas Insurance Department on October 4, 2011. You failed to appear at the conference and you have not cooperated with the Department in its current investigation of your practices. Specifically, on multiple occasions, the Department requested you to provide an explanation as to why you sold insurance without a license after your license expired June 20, 2011, and your practice of backdating insurance policy applications. These issues were discussed during a telephone conversation you had with Ava Franks, Legal Division Examiner, on July 8, 2011, during which you stated that your license lapsed on June 20, 2011, you needed your license reinstated in order to write the business that you sold after your license lapsed, and you backdated policy applications in the past.

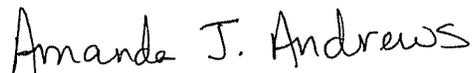
The Department finds you in violation of the following Arkansas laws: (1) selling, soliciting or negotiating insurance without a valid license, Arkansas Code Annotated § 23-64-503; (2) failing to provide a written response after receipt of a written inquiry from the Commissioner or his representative as to transactions under the license, Arkansas Code Annotated § 23-64-512(a)(13); (3) refusing to be examined or to produce any accounts, records, or files for examination, Arkansas Code Annotated § 23-64-512(a)(16); and (4) failing to cooperate with the Commissioner in an investigation when required by the commissioner, Arkansas Code Annotated § 23-64-512(a)(17).

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 Tennessee Department of Commerce and Insurance and the National Association of Insurance Commissioners ("NAIC") for publication on the NAIC website.

You failed to renew your producer license on June 20, 2011, and your license is inactive. Therefore, you are prohibited from conducting the business of insurance in the State of Arkansas. If you wish to renew your license or apply for a new license in the future, the Department will reconsider the above violations and may, at that time, impose any regulatory sanction, including refusal to issue or renew the license, available under the Arkansas Insurance Code.

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,



Amanda J. Andrews
Associate Counsel

cc: Richard Riddle, Tennessee Department of Commerce and Insurance
Fred Stiffler
Ava Franks
LoRraine Rowland
Correspondence File