

BEFORE THE INSURANCE COMMISSIONER
FOR THE STATE OF ARKANSAS

IN THE MATTER OF
ROBERT W. SNOW Lic. # 276059

A.I.D. NO. 2009- 098

EMERGENCY SUSPENSION ORDER

On this day the emergency matter of ROBERT W. SNOW (“Respondent”) came before Jay Bradford, Arkansas Insurance Commissioner (“Commissioner”). The Arkansas Insurance Department (“Department”) is represented by Robert Alexander, Associate Counsel. From the facts and matters before the Commissioner, the Commissioner finds as follows:

FINDINGS OF FACT

1. That the Commissioner has jurisdiction over the parties and subject matter pursuant to Ark. Code Ann. §23-61-103; and he has the authority to issue emergency license suspensions under Ark. Code Ann. §23-64-216(e) and §25-15-211(c).
2. That Respondent is currently licensed as a resident life, and accident and health insurance producer in the State of Arkansas. Respondent’s last address of record at the Arkansas Insurance Department is 16 Brandon Court, Cabot, Arkansas 72023. Respondent has moved and has failed to notify the Department of his new address.
3. The Department received information that Respondent marketed an unauthorized insurance product to Mr. Martin Faller a resident of the state of Washington. The product was called Voluntary Income Protection and provided daily benefits to insureds who were discharged from their job or suspended from their job. The program was targeted to employees of railroads.

4. The Respondent has failed to reply to the Department's inquiry that was mailed to him on October 26, 2009.

4. Respondent failed to appear at an Investigative Conference at the Department that was scheduled for November 17, 2009.

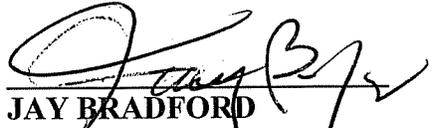
5. The public health, safety, and welfare imperatively require emergency action.

CONCLUSION OF LAW

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

6. Respondent's failure to notify the Department of his change of address is a violation of Ark. Code Ann. §23-64-507(f).
7. Respondent's failure to respond to the Department's inquiry is a violation of Ark. Code Ann. §23-64-512(13).
8. Respondent's failure to attend the Investigative Conference is a violation of Ark. Code Ann. §23-64-512(17).
9. Pursuant to Ark. Code Ann. §23-64-512(a), the Commissioner may suspend or revoke an insurance producer's license for any of the above state violations.
10. For the public health, safety, and welfare of the people of this State, the Commissioner concludes that the Respondent's resident producer license #2760598 should be and is hereby suspended pending an administrative hearing.
11. An administrative hearing has been scheduled for December 29, 2009 at 10:00 a.m. pursuant to Ark. Code Ann. §23-64-216(e), and notice of the same will be provided to the Respondent simultaneously with this Order.

IT IS SO ORDERED this 10th day of December, 2009.

A handwritten signature in black ink, appearing to read "Jay Bradford", written over a horizontal line.

JAY BRADFORD
INSURANCE COMMISSIONER
STATE OF ARKANSAS