

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

**ARKANSAS INSURANCE DEPARTMENT**     )  
**Petitioner**                                     )  
   )  
**vs.**   )  
   )  
**JOHN WARD**                                     )  
**Respondent**                                     )  
   )

**A.I.D. NO. 2014- 371**

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**CONSENT ORDER**

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On this day, the matter of John Ward (“Respondent”) comes before Jay Bradford, Arkansas Insurance Commissioner (“Commissioner”). The Arkansas Insurance Department (“Department”) is represented by Ava Franks, Associate Counsel, in this matter.

**FINDINGS OF FACT**

1. Respondent holds Arkansas Resident Producer License No. 67621 and resides in Jonesboro, Arkansas.
2. On or about May 2, 2014, Department Criminal Investigator Sam Green received an electronic mail regarding a consumer’s policies being paid for but never issued.
3. During the course of Mr. Green’s investigation, he received information that Respondent has allegedly received cash payments for policies but not remitted payments to the insurance companies.
4. On or about May 8, 2014, the Department Legal Division opened an investigation into this matter.
5. The Department’s Legal Division investigation uncovered consumers who were led by Respondent to believe they have active policies but they do not.

6. Respondent neither admits nor denies the Findings of Fact.

7. Respondent has been made fully aware of his right to a hearing and has voluntarily and intelligently waived that right and consents to the entry of this Order.

#### **CONCLUSIONS OF LAW**

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

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

9. Violation of a law, or a regulation or order of the Commissioner, is grounds for a producer to lose his or her license. Ark. Code Ann. §23-64-512(2).

10. Improperly withholding, misappropriating, or converting any moneys or properties received in the course of during insurance business is grounds for a producer to lose his or her license. Ark. Code Ann. §23-64-512(4).

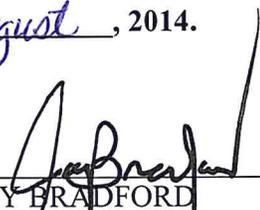
11. Having been found to have committed any insurance unfair trade practice or fraud is grounds for a producer to lose his or her license. Ark. Code Ann. §23-64-512(7).

**IT IS HEREBY ORDERED:**

In consideration of the above findings and conclusions, it is agreed that Respondent's Arkansas Resident Producer License No. 67621 is voluntarily surrendered and will be placed in inactive status as of the date of this order.

IT IS SO ORDERED THIS 19<sup>th</sup> day of August, 2014.

  
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JOHN WARD  
RESPONDENT

  
\_\_\_\_\_  
JAY BRADFORD  
INSURANCE COMMISSIONER  
STATE OF ARKANSAS