

Arkansas Insurance Department

Mike Beebe
Governor



Jay Bradford
Commissioner

July 8, 2009

VIA CERTIFIED MAIL # 7003 1010 0000 9423 7047 + U.S. MAIL

Mr. John Scott Hudson
100 Anderson Street
White Hall, AR 71602

RE: AID File No. 2009-090

LETTER OF REPRIMAND

Dear Mr. Hudson:

We have completed our review of the above-referenced matter and find cause for concern with regard to your communications with the Arkansas Insurance Department.

Your resident producer license renewal was due on May 10, 2009; however, this Department did not receive your renewal until May 11, 2009. As such, the statutorily required penalty for late filing was assessed and applied to your renewal fee. As a result, you mailed a very disrespectful letter to our Licensing Division, which included an acronym representing profanity and called the staff of this Department various inappropriate names. I understand from your letter of apology that you were under a lot of stress at the time that you mailed this letter to the Department; however, that does not excuse your behavior.

Please see Ark. Code Ann. §23-64-202(a)(2)(C), which states as follows:

(a) "For the protection of the people of this state, the Insurance Commissioner shall not, at or before completion of the application processing, issue, continue, or permit to exist any license as to insurance unless the license is in compliance with this chapter and other applicable laws of this state, and as to any individual who does not also meet the following qualifications. (C) Deemed by the commissioner to be competent, trustworthy, financially responsible, and of good personal and business reputation, and these qualifications must continue in order to remain licensed".

Your behavior as a result of the late penalty that was imposed on you does not demonstrate good personal and business reputation and such conduct will not be tolerated by this Department.

Pursuant to the review of your actions by this Department, you are hereby served with this **Letter of Reprimand**. In view of the foregoing violation, please be advised that this Letter of Reprimand will be placed in the appropriate file as a permanent record for referral. Additionally, this Letter of Reprimand will be forwarded to 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 black ink that reads "Nina S. Carter".

Nina Samuel Carter
Associate Counsel/Legal Division
(501) 371-2820

NSC/tal