

BEFORE THE INSURANCE COMMISSIONER
FOR THE STATE OF ARKANSAS

IN THE MATTER OF
Zachary Lynn Ward, Jr.

A.I.D. NO. 2013 063

CONSENT ORDER

On this day, Jay Bradford, Arkansas Insurance Commissioner (“Commissioner”) and Zachary Lynn Ward (Respondent”) reached an agreement related to Respondent’s application to obtain an insurance license. The Respondent voluntarily and intelligently waived his right to a hearing and consented to the entry of this Consent Order. The parties agree as follows:

FINDINGS OF FACT

1. On May 7, 2013 Respondent submitted to the Arkansas Insurance Department an application for licensure as a resident insurance producer. A question on the application required Respondent to state whether Respondent had ever been convicted of a crime. Respondent answered “no.”

2. Pursuant to Ark. Code Ann. §23-64-506(c), the Commissioner conducted an investigation of Respondent’s background and found that Respondent has been convicted of a crime.

CONCLUSIONS OF LAW

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

4. Respondent’s nondisclosure of the criminal conviction demonstrates the prohibited activities of Ark. Code Ann. §23-64-512(a)(8).

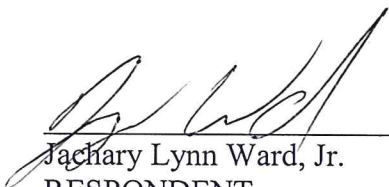
5. Respondent’s misrepresentation on the producer license application is a violation of Ark. Code Ann. §§ 23-64-512(a)(1) and (3).

THEREFORE, in consideration of these Findings of Fact and Conclusions of Law, it is hereby ordered and agreed that Respondent shall be allowed to sit for the Arkansas Producer's Examination based on the following conditions:

(A) Respondent will be placed on Probation upon successful completion of the examination for one (1) full year of licensure. Any well founded complaint against Respondent, failure to pay a fee to maintain this license, or violation of any rule, code provision, bulletin, or directive of the Department, will result in an immediate rescission of this agreement reflected in this Order.

(B) This Consent Order may be considered for future administrative proceedings brought against Respondent by the Commissioner.

IT IS SO ORDERED this 25 day of June, 2013.



Jachary Lynn Ward, Jr.
RESPONDENT



JAY BRADFORD
INSURANCE COMMISSIONER