

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

**ARKANSAS INSURANCE DEPARTMENT,** )  
**Petitioner** )  
 )  
**vs.** )  
 )  
**TRUDY SWINT,** )  
**Respondent** )

A.I.D. NO. 2014- 397

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**CONSENT ORDER**

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On this day, the matter of Trudy Swint (“Respondent”) came before Jay Bradford, Arkansas Insurance Commissioner (“Commissioner”). The Arkansas Insurance Department (“Department”) is represented by Amanda J. Andrews, Associate Counsel, in this matter. From the facts and law before the Commissioner, he finds as follows:

**FINDINGS OF FACT**

1. Respondent is a resident of Kansas and holds Arkansas Non-Resident Producer License No. 313826.
2. On May 3, 2012, Ameriprise Financial Services, Inc. notified the Department that Respondent was terminated for cause for violating company policies related to discretion and acting ethically in completion of continuing education training. According to documentation provided by Ameriprise, Respondent admitted to paying another company employee the sum of \$500.00 to complete the continuing education requirement for her producer license in Colorado so that she could complete an annuity sale with a client in Colorado.
3. During the Department’s investigation of the allegations, Respondent admitted the aforementioned misconduct in an email to an investigator in the Department’s Legal Division.

4. Respondent also failed to disclose that the misconduct was investigated by Colorado and Minnesota, which resulted in her license being surrendered in Colorado on July 30, 2012 and revoked in Minnesota on July 18, 2012.

5. Respondent has voluntarily waived her right to counsel and her right to an administrative hearing.

### CONCLUSIONS OF LAW

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

6. The Commissioner has jurisdiction over the parties and the subject matter pursuant to Arkansas Code Annotated § 23-61-103.

7. Arkansas law requires a licensee to report any administrative action taken against her in another jurisdiction within thirty (30) days after the final disposition of the matter. Ark. Code Ann. § 23-64-517(a).

8. The Commissioner may revoke a producer's license for any one (1) or more of the following causes: violating a law of this or any state; using fraudulent, coercive, or dishonest practices or demonstrating incompetence, untrustworthiness, lack of good personal or business reputation, or financial irresponsibility; or having an insurance producer license or its equivalent denied, suspended, or revoked in any other state, province, district, or territory. Ark. Code Ann. § 23-64-512(a).

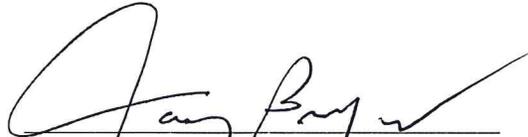
9. Respondent admitted to fraudulent and dishonest conduct, she failed to disclose to the Department an administrative action against her in another jurisdiction, and she does not have a producer license in good standing in her home state, all in violation of Arkansas law.

**IT IS HEREBY ORDERED:**

Based upon the foregoing, the parties hereto agree that the Respondent's Arkansas Non-Resident License No. 313826 should be and hereby is immediately revoked.

IT IS SO ORDERED THIS 3<sup>rd</sup> DAY OF October, 2014.

  
TRUDY SWINT  
RESPONDENT

  
JAY BRADFORD  
INSURANCE COMMISSIONER  
STATE OF ARKANSAS