

Arkansas Insurance Department

Mike Beebe
Governor



Jay Bradford
Commissioner

December 22, 2014

Via Certified Mail Return Receipt No. 7009 1680 0002 2605 6567 and U.S. Mail

Benjamin Brown
c/o Allan W. Horne
DOVER DIXON HORNE PLLC
425 West Capitol Ave., Ste. 3700
Little Rock, AR 72201-3465

RE: AID Legal Division File Number: 2014-074A
Reporting Fraudulent Acts

LETTER OF REPRIMAND

Dear Mr. Brown:

The Arkansas Insurance Department has concluded the investigation into the above-reference matter. Pursuant to the review of this information by this Department, you are hereby served with this **Letter of Reprimand**.

Arkansas law requires that a person engaged in the business of insurance having knowledge or a reasonable belief that a fraudulent insurance act is being, will be, or has been committed shall provide to the Insurance Commissioner the information required by him. Ark. Code Ann. § 23-66-505(a). Further, any person engaged in the business of insurance who knowingly fails to report such information as required by law shall be guilty of a class "A" misdemeanor. Ark. Code Ann. § 23-66-505(b).

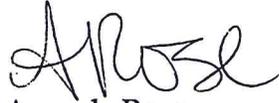
In view of the foregoing violations, please be advised that this **Letter of Reprimand** will be placed in the appropriate file as a permanent record for referral. Additionally, this **Letter of Reprimand** will be forwarded to the National Association of Insurance Commissioners ("NAIC") for publication on the NAIC website.

We would also like to see at least six (6) hours of continuing education in Ethics prior to your December 1, 2016 renewal. You may report this continuing education to Ms. Marjorie Farmer, the Legal Division Investigator in this case.

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. If you have

any questions or concerns you may contact me directly.

Sincerely yours,

A handwritten signature in black ink, appearing to read 'ARose', written in a cursive style.

Amanda Rose
Associate Counsel
Arkansas Insurance Department

cc: Ms. Margie Farmer
Correspondence