

BEFORE THE INSURANCE COMMISSIONER
FOR THE STATE OF ARKANSAS

IN THE MATTER OF
JOHN EDWARD WRIGHT

A.I.D. NO. 2005- 047

ORDER

On July 12, 2005, a hearing was held at the Arkansas Insurance Department ("Department") regarding the producer application of John Edward Wright ("Respondent"). The Department was represented by Sara Farris, Associate Counsel. Respondent represented himself. Based on the facts and law, Arkansas Insurance Commissioner Julie Benafield Bowman finds as follows:

1. The Commissioner has jurisdiction over the parties and subject matter pursuant to Ark. Code Ann. §23-61-103.
2. On or about March 17, 2005, Respondent applied for an Arkansas insurance agent's license. Documents attached to his application showed that:
 - A. Mr. Wright owes at least \$3,000 in child support arrearages;
 - B. Mr. Wright owes the federal government \$2,481.83 in back tax liability for the year 1998. He entered into an installment agreement with the Internal Revenue Service ("IRS") in May of this year, and his first \$50 payment was due June 20, 2005.
 - C. According to his credit report, Mr. Wright has 3 open collection accounts and one charge-off account with the following creditors:
 - i. Sprint for \$535.00;
 - ii. Able Collection Services for \$53.00, outstanding since March 1, 2003.
 - iii. Cox Communications in the amount of \$183.00
 - iv. Charge-off account at Dillard's for \$441.00

3. Based on the above, the Department declined Respondent's request for a producer's license. Respondent requested a hearing.

4. At the hearing, Respondent presented evidence that he has made the first payment under his repayment agreement with the IRS. He admitted that he did not file tax returns for 2001, 2002, and 2003. He had not made a child support payment since May 2005, in spite of an order requiring him to pay. Respondent stated that he hoped to begin paying his debts after receiving his producer's license.

5. Respondent still has outstanding debt, and he is in violation of an order requiring him to pay child support. Respondent must show that he can and will pay his debts before he can be deemed financially responsible.

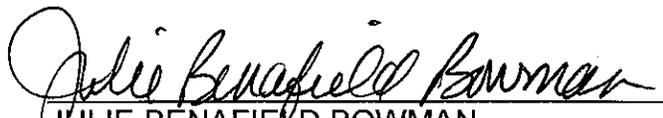
Therefore, the Arkansas Insurance Commissioner finds that:

1. Respondent's request for a producer's license is declined pursuant to Ark Code Ann. § 23-64-512(a)(8) and (14).

2. Respondent may reapply for licensure after he has made consistent payments on all his debts for six (6) consecutive months.

3. Respondent has already paid the required fees toward his licensure, and these fees shall remain effective until March 1, 2006.

IT IS SO ORDERED THIS 15th day of August 2005.


JULIE BENAFIELD BOWMAN
INSURANCE COMMISSIONER