

BEFORE THE INSURANCE COMMISSIONER  
FOR THE STATE OF ARKANSAS

IN THE MATTER OF  
LAURA ANN ROARK

A.I.D. NO. 2006-053

ORDER

On December 5, 2006, a hearing was held at the Arkansas Insurance Department ("Department") regarding the producer application of Laura Ann Roark ("Respondent"). The Department was represented by Zane A. Chrisman, Associate Counsel. Respondent represented herself. Based on the facts and law, the Commissioner 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 August 21, 2006, Respondent applied for an Arkansas insurance agent's license. Documents attached to his application showed that Respondent pleaded guilty to Bank Embezzlement on June 12, 2003. Respondent was sentenced to three (3) years probation and \$1,100 fines and costs.
3. Based on the above, the Department declined Respondent's request for an agent's license. Respondent requested a hearing.
4. During the investigation, the Department determined that Respondent failed to disclose a prior bankruptcy on her application. Also,

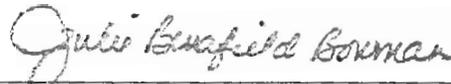
Respondent's statement to the Department indicated that she was not responsible for the bank embezzlement despite Respondent's confession to law enforcement officials and the court.

5. At the hearing, Respondent admitted that she did not include information about the bankruptcy. Additionally, Respondent testified that her mischaracterization of the events of the crime were only to make the Department aware of the entire dealings.

Therefore, the Arkansas Insurance Commissioner finds that:

6. Respondent's request for a producer's license is declined pursuant to Ark. Code Ann. § 23-64-202(a)(2)(C)(i), which requires that a person must be deemed by the commissioner to be competent, trustworthy, financially responsible, and of good personal and business reputation.

IT IS SO ORDERED this 29<sup>th</sup> day of December, 2006.



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JULIE BENAFIELD BOWMAN  
INSURANCE COMMISSIONER