

BEFORE THE INSURANCE COMMISSIONER
FOR THE STATE OF ARKANSAS

IN THE MATTER OF
JAMES ALFRED SANDERS
LICENSE NO. 4198

A.I.D. NO.-2008- 063

EMERGENCY LICENSE SUSPENSION ORDER

On this day the emergency matter of James Alfred Sanders ("Respondent") came before Julie Benafield Bowman, Arkansas Insurance Commissioner ("Commissioner"). The Arkansas Insurance Department ("Department") was represented by Nina Samuel Carter, Associate Counsel. From the facts before the Commissioner, it is found:

1. The Commissioner has jurisdiction over the parties and subject matter pursuant to Ark. Code Ann. §23-61-103 and the authority to issue emergency license suspensions under Ark. Code Ann. § 23-64-216(e), § 23-64-512(a), and § 23-66-408.

2. Respondent is currently licensed in Arkansas as a resident life, accident and health, property and casualty, marine, and surety insurance producer, license number 4198. Respondent's last address of record at the Department is P.O. Box 5541, Fort Smith, AR 72913.

3. On or about August 8, 2008, the Department received information that criminal charges were pending for Respondent due to abuse of an endangered or impaired person.

4. According to the Judgment and Disposition Order in the Circuit Court of Sebastian County, Arkansas, Fort Smith District, Criminal Division I, CR-2007-1558, Respondent received a felony conviction for the abuse of an endangered or impaired person (Class B Felony).

5. The actions of Respondent, as described in the preceding paragraphs, are in violation of the Insurance Code for: Having been convicted of a felony, in violation of Ark. Code Ann. § 23-64-512(a)(6); Using fraudulent, coercive, or dishonest practices or demonstrating incompetence, untrustworthiness, lack of good personal or business reputation or financial irresponsibility, in violation of Ark. Code Ann. § 23-64-512(a)(8); Failing to provide reasonable and professional service to each insured or prospective insured, in violation of Ark. Code Ann. § 23-66-307(a)(1).

6. At the upcoming hearing, the Department seeks administrative penalties and sanctions, up to and including revocation of the Arkansas insurance licenses of Respondent and Respondent's agency based on the above allegations.

IT IS THEREFORE ORDERED AND ADJUDGED, as follows:

1. Due to the gravity of the allegations and averments, it is found that a public emergency exists for the immediate suspension of Respondents' insurance licenses.

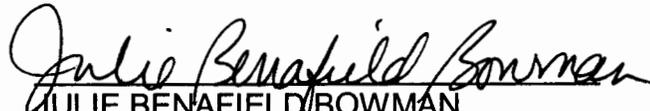
2. Pursuant to Ark. Code Ann. § 23-64-216(e), any and all licenses issued by the Department, whether acquired by Respondent, James Alfred Sanders, for being a broker, agent, agency, solicitor, or consultant in this State, are hereby suspended, pending a promptly instituted hearing on the above matter. Respondent's failure to

appear at the administrative hearing will prompt a recommendation to the Commissioner and the hearing officer to immediately revoke all insurance licenses issued to Respondent.

3. The Department reserves the right to amend and/or supplement the facts contained in this Order to include additional violations of state law, with notice to Respondent.

4. A Notice of Hearing is enclosed. At the Hearing, the Department will seek to revoke all insurance licenses of Respondent based on the above allegations.

IT IS SO ORDERED THIS 2nd day of September, 2008.


JULIE BENAFIELD BOWMAN
INSURANCE COMMISSIONER
STATE OF ARKANSAS