

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

**IN THE MATTER OF  
AMY NICHOLE SCHNEIDER,  
LICENSE NO. 336571**

**A.I.D. NO. 2009- 0 0 4**

**CONSENT ORDER**

On this day Jay Bradford, Arkansas Insurance Commissioner (“Commissioner”), and Amy Nichole Schneider (“Respondent”) reached an agreement concerning the resident insurance producer’s license issued to Respondent by the Arkansas Insurance Department (“Department”). The Commissioner was represented by Nina Samuel Carter, Associate Counsel. The Respondent voluntarily and intelligently waived her right to a hearing and consented to the entry of this Consent Order. The parties agreed as follows:

**FINDINGS OF FACT**

1. Respondent is licensed in Arkansas as a resident property, casualty, and surety insurance producer, license number 336571. Respondent’s last address of record at the Department is 118 Pine Circle, Benton, AR 72015.
2. Respondent indicated on the Arkansas Resident License Application to the Department that as of June 25, 2008, she had never been convicted of any crimes.
3. In November 2008, the Department received information that Respondent had been arrested on April 12, 2008, for shoplifting and entered a plea of guilty on June 2, 2008, in the Circuit Court of Saline County, Arkansas. Respondent also had multiple hot check violations and failures to appear in court including a misdemeanor hot check conviction in 2001. Respondent failed to notify the Department of this criminal charge and conviction.

4. For the above actions, the Department alleges that Respondent is in violation of the Insurance Code for: Failing to notify the commissioner in writing within 30 days of any filing of a criminal charge or conviction or plea of a criminal charge, in violation of Ark. Code Ann. § 23-64-201(3); Providing incorrect, misleading, incomplete, or materially untrue information in the license application, in violation of Ark. Code Ann. § 23-64-512(a)(1); Obtaining a license through misrepresentation, in violation of Ark. Code Ann. § 23-64-512(a)(3); and 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);

5. Respondent desires to voluntarily submit her license for revocation by the Department. In so doing, Respondent neither admits any allegations contained herein, nor makes any admissions related to the allegations or complaints filed herein.

#### **CONCLUSIONS OF LAW**

1. That the Commissioner has jurisdiction over the parties and over the subject matter herein pursuant to Ark. Code Ann. § 23-61-103.

2. That Respondent has been made fully aware of her right to a hearing and has voluntarily and intelligently waived said right and consents to the entry of this Consent Order.

**THEREFORE**, in consideration of these Findings of Fact and Conclusions of Law, it is hereby ordered and agreed that:

A. Respondent's resident Arkansas Insurance producer's licenses are hereby voluntarily surrendered for immediate revocation by the Department.

B. Pursuant to Ark. Code Ann. § 23-64-218(a)(1), Respondent shall immediately forward to the Insurance Commissioner all insurance producer and agency licenses.

C. The Department shall notify Respondent's appointing insurance companies of this action pursuant to Ark. Code Ann. § 23-64-217(a)(3).

IT IS SO ORDERED THIS 28<sup>th</sup> day of January 2009.

  
\_\_\_\_\_  
JAY BRADFORD  
INSURANCE COMMISSIONER  
STATE OF ARKANSAS

  
\_\_\_\_\_  
Amy N. Schneider