

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

**IN THE MATTER OF
AMERICAN INSURANCE
TRAINING, INC.**

A.I.D. NO. 2009- 006

CONSENT ORDER

On this day Jay Bradford, Arkansas Insurance Commissioner ("Commissioner"), and Dewey C. Wilson ("Respondent"), reached an agreement concerning the provider license issued to Respondent for American Insurance Training, Inc., by the Arkansas Insurance Department ("Department"). The Commissioner was represented by Nina Samuel Carter, Associate Counsel. The Respondent voluntarily and intelligently waived his right to a hearing and consented to the entry of this Consent Order. The parties agreed as follows:

FINDINGS OF FACT

1. Respondent is President of American Insurance Training, Inc., ("AIT") an insurance pre-licensing and continuing education training school located in Memphis, TN. AIT holds an active Arkansas insurance pre-licensing provider license, Provider ID #5, and continuing education provider license, Provider #1148, granted by the Insurance Commissioner for the State of Arkansas. The last address of record at the Arkansas Insurance Department for AIT is 6099 Mount Mariah Road, Extended Suite #17, Memphis, TN 38115.

2. A representative from the Department recently attended a Pre-Licensing training on Life and Health for Arkansas producers at AIT. Department Rule 31 requires a minimum of twenty hours of classroom instruction including

one hour on Ethics. The representative was given an outline and asked to read the material. The outline took 30 minutes to read. No further Ethics instruction was provided. Rule 31 further states that "any studying which is not conducted under the direct supervision of the classroom instructor at the facility during scheduled classes may not be credited toward completion of the required twenty hours." AIT also failed to properly provide the remaining nineteen hours of supervised instruction. Subject lectures consisted of the instructor reading from the training manual and then tests were given, which were self-graded, and no scores were collected or recorded. The Department representative stated that the money paid for the instruction appeared to be merely for the two Certificates received and not for classroom instruction, based on the level of education observed.

3. For the above actions, the Department alleges that Respondent is in violation of Rule 31.

CONCLUSIONS OF LAW

1. That the Commissioner has jurisdiction over the parties and over the subject matter herein pursuant to Ark. Code Ann. § 23-61-108.

2. That Rule 31, Section 11, provides that Department approval of course providers of instruction may be withdrawn for violations of that Rule.

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

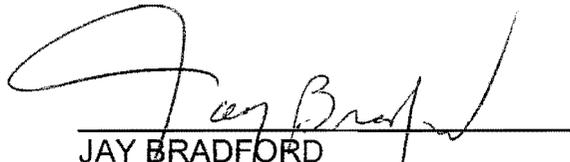
THEREFORE, in consideration of these Findings of Fact and Conclusions of Law, it is hereby ordered and agreed that:

A. The provider licenses for Respondent's pre-licensing and continuing education school, American Insurance Training, Inc., are hereby voluntarily surrendered and approval shall be withdrawn.

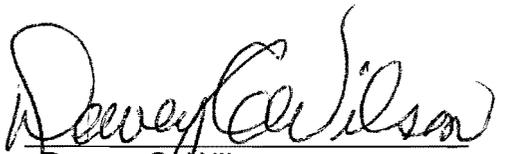
B. Respondent shall no longer participate in the training of insurance agents or engage in the business of insurance in any capacity in Arkansas.

C. All reference to provider approval in Arkansas shall be removed from AIT's website, including reference to approval in Respondent's posted biography.

DATED this 29th day of January, 2009.



JAY BRADFORD
INSURANCE COMMISSIONER
STATE OF ARKANSAS



Dewey C. Wilson
President
American Insurance Training, Inc.