

4. Ms. Ludwick requested a hearing, which was conducted on October 28, 2010.

Evidence and testimony was introduced at the hearing.

5. Ms. Ludwick, subsequent to the hearing, has presented an updated credit report and evidence of a payment plan to resolve outstanding state tax liabilities.

CONCLUSIONS OF LAW

6. The requirements to be licensed as an adjuster are set forth as follows in Ark.

Code Ann. § 23-64-209(b):

(b) To be licensed as an adjuster, the applicant must be qualified as follows:

(1) Must be of the legal age of majority, or have had the disabilities of minority removed for all general purposes and provide evidence of same;

(2) Must be a resident of Arkansas, or resident of another state which will permit residents of Arkansas to act as adjusters in the other state;

(3) Must be a full-time salaried employee of a licensed adjuster, or a graduate of a recognized law school, or must have had experience or special education or training as to the handling of property, casualty, or workers' compensation loss claims under insurance contracts of sufficient duration and extent reasonably to make him or her competent to fulfill the responsibilities of an adjuster;

(4) Must be deemed by the commissioner to be competent, trustworthy, financially responsible, and of good personal and business reputation;

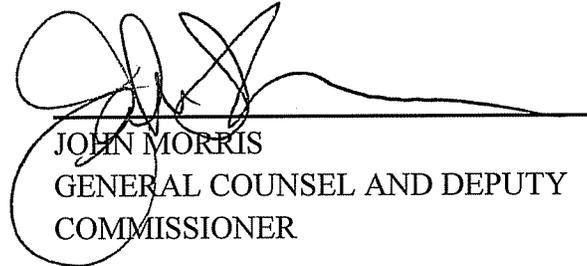
(5) Must have and maintain in this state an office accessible to the public and keep therein the usual and customary records pertaining to transactions under the license. This provision shall not be deemed to prohibit maintenance of an office in the home of the licensee. A licensed, nonresident adjuster shall not be required to maintain an office in this state;

(6)(A)(i) Must pass a written examination as to his or her competence to act as a property, casualty, or workers' compensation insurance adjuster as shall be required by the commissioner.

9. Based upon the evidence before the Hearing Officer and the safeguards, terms and conditions set forth below, Ms. Ludwick meets the requirements for obtaining her adjuster license.

THEREFORE, it is hereby ORDERED that Melissa Ludwick be allowed to sit for the adjuster's examination required to obtain an adjuster's license.

IT IS SO ORDERED THIS 3rd DAY OF DECEMBER, 2010.



JOHN MORRIS
GENERAL COUNSEL AND DEPUTY
COMMISSIONER