

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

**IN THE MATTER OF
RICK DOVERS
AND INTERSTATE INSURANCE SERVICES**

AID ORDER NO. 2012- 073

CONSENT ORDER

On this day, the matter of Rick Dovers and Interstate Insurance Services comes before Jay Bradford, the Insurance Commissioner for the State of Arkansas ("Commissioner"). The Arkansas Insurance Department is represented by Associate Counsel, Ashley Fisher. From the facts, matters, and other evidence before the Commissioner, the Commissioner does hereby find and conclude as follows:

FINDINGS OF FACT

1. The Commissioner has jurisdiction over Rick Dovers and Interstate Insurance Services ("Respondents") and the subject matter involved herein pursuant to Ark. Code Ann. § § 23-61-103, Ark. Code Ann. § 23-64-101 et seq., Ark. Code Ann. § 23-64-201 et. seq. (Supp. 2005).

2. Respondents was licensed as a resident casualty, marine, property and surety insurance producer, license number 15950 from January 8, 1993 to August 14, 2011 when his license expired. Respondent's last address of record at the Department is P.O. Box 7236, Little Rock, Arkansas 72217.

3. The Department received several complaints that Respondents were not paying their accounts current with their General Agents. Respondent Dovers met with the Department and explained that he never received funds from the consumers, but knows he is responsible for remitting payment to the General Agent.

4. The Department received a complaint from a consumer whereby the consumer lost coverage because Respondent Dovers did not remit the premium timely. Mr. Dovers admitted that

this occurred, but it appears that restitution has been made to the consumer. This is a violation of 23-64-216 and 23-64-512.

5. Respondent Dovers also failed to timely respond to inquiries from the Department which is a violation of 23-64-216. Dovers also failed to appear at the first Informal Conference scheduled by the Department because he failed to notify the Department of an address change.

6. In meeting with Respondent Dovers, it became apparent that the Respondent was selling products for companies with whom he did not have an appointment. We contacted the customers, who stated that their information came from Respondent Dovers. Additionally, Respondent was selling the insurance products after his license expired.

CONCLUSIONS OF LAW

From the Findings of Fact contained herein, the Commissioner concludes as follows:

7. Ark. Code Ann. § 23-64-201 states that “unless he or she has complied with the Producer Licensing Model Act, § 23-64-501 et seq., a person shall not consult, counsel, or advise others on matters of insurance needs or coverages under any insurance policy or contract of insurance unless licensed....”

8. The Commissioner retains jurisdiction over the Respondent following the revocation of his license pursuant to Ark. Code Ann. § 23-64-512(e) and retains the authority to impose any penalty or remedy available under the Arkansas Insurance Code.

9. Improperly withholding premium funds is grounds for suspension or revocation of the Respondent’s producer license pursuant to § 23-64-512(a)(4).

10. Pursuant to Ark. Code Ann. § 23-64-216(c), the license of a firm, limited liability company or corporation may be suspended, revoked or refused also for any of such causes as relate to any individual designated in the license to exercise its powers.

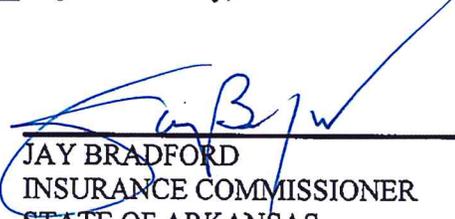
IT IS THEREFORE ORDERED AS FOLLOWS:

1. The Respondents hereby consent to the suspension of his licenses for a six month period, during which time his license has been expired. Said suspension will go through February 15, 2011 at which time he may reinstate his license.

2. Respondent is ordered to pay a fine of \$1,000.00.

3. Respondent is ordered to refund any premiums that were paid by a consumer and which were not timely submitted to an insurance company for the purchase of insurance.

IT IS SO ORDERED THIS 14th day of February, 2012.



JAY BRADFORD
INSURANCE COMMISSIONER
STATE OF ARKANSAS



RICKY DOVERS
RESPONDENT