

BEFORE THE INSURANCE COMMISSIONER  
FOR THE STATE OF ARKANSAS

RECEIVED  
SEP 20 2013  
A.I.D. NO. 2013 041

IN THE MATTER OF  
BRENT ATKINS

CONSENT ORDER

On this day Jay Bradford, Arkansas Insurance Commissioner ("Commissioner"), and Brent Atkins ("Respondent"), reached an agreement related to Respondent's application to obtain a limited lines license to sell credit life and disability. The Commissioner was represented by Booth Rand, Managing Attorney. 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. The Respondent was previously licensed by the Arkansas Insurance Department ("Department") as an insurance producer before October 29, 2009. On October 29, 2009, in AID Order # 2009-086, the Commissioner revoked Respondent's insurance license for failing to attend an investigative conference and for failing to attend a hearing on his license scheduled for October 14, 2009.
2. After revocation of his insurance producer's license, Respondent became employed by a bank and has recently applied to the Department for a limited lines license to sell credit life and disability products in conjunction with his banking employment. This application was denied due to Respondent's 2009 license revocation.
3. Under Ark. Code Ann. §23-64-217(b), the Insurance Commissioner may not issue a license to any person whose license has been revoked until after the expiration of three (3) years from the date of the revocation Order, subject to the person paying any restitution, fines or remedial issues left pending from the earlier revocation Order. The Department interprets this provision to apply to the request for any license issued by the Department including a limited lines license in credit life and disability.
4. The Respondent's earlier revocation Order exceeds the three (3) year period. There were no remedial or restitution requirements in the previous Order. Since the date of the application, Respondent has tendered to the Department several written responses and has had discussions with the Department

explaining his failure to attend the Department's hearing and scheduled conference. The Respondent admits to the gravity of failing to attend to Department correspondence and scheduled matters.

CONCLUSIONS OF LAW

That the Commissioner has jurisdiction over the parties and over the subject matter herein.

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 Respondent be granted a limited license to sell credit life and disability policies based on the following conditions:

- (1) Respondent is only permitted to sell credit life and disability policies associated with or connected with banking activities only. The Department shall provide notice to the bank related to this Order and restriction following execution of this Order by the Respondent and Commissioner.
- (2) Respondent is on probation for one (1) year from the date of this Order, meaning that any well founded complaint against Respondent, any failure to pay a fee to maintain this limited license, or any violation of any rule, code provision, bulletin or directive of the Department, will result in an immediate rescission of this agreement reflected in this Order.

DATED this 5<sup>th</sup> day of April, 2013

  
BRENT ATKINS  
RESPONDENT

  
JAY BRADFORD  
INSURANCE COMMISSIONER  
STATE OF ARKANSAS