

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

ARKANSAS INSURANCE DEPARTMENT,)
Petitioner)
)
vs.)
)
LAWRENCE M. OSBORN)
Respondent)

A.I.D. NO. 2014- 382

ORDER

On this day, the matter of Lawrence M. Osborn (“Respondent”) came before Jay Bradford, Arkansas Insurance Commissioner (“Commissioner”). The Arkansas Insurance Department (“Department”) was represented by Amanda Capps Rose, Associate Counsel, in this matter. From the facts and law before the Hearing Officer and his recommendations to the Commissioner, he finds as follows:

FINDINGS OF FACT

1. Respondent submitted the Uniform Application for an Arkansas Individual Resident Insurance Producer License on or about June 30, 2014.
2. Respondent’s credit report and documentation from the Georgia Department of Revenue show multiple existing and unpaid tax liens in that state.
3. The Department’s License Division notified the Respondent on July 15, 2014 that, due to his outstanding tax liens, a producer license could not be granted unless the Respondent could show that he had resolved his tax matters. No information regarding payment of the tax liens was received from the Respondent.

4. On July 31, 2014, the Department's License Division advised the Respondent that his application was being denied based upon the state tax liens outstanding in Georgia and notified him of his right to a hearing to appeal that decision.

5. On August 4, 2014, the Respondent requested a hearing to appeal the Department's decision regarding his application for a producer license.

6. A Notice of Hearing dated August 11, 2014 was mailed to the Respondent via certified mail and accepted by the Respondent. The Notice of Hearing stated that the administrative hearing would be conducted on August 27, 2014 at 10:00 a.m.

7. The hearing was held on August 27, 2014 at 10:00 a.m. with William R. Lacy presiding as the hearing officer designated by the Commissioner. Respondent failed to appear at the hearing, and no representatives of the Respondent were present.

CONCLUSIONS OF LAW

8. The Commissioner has jurisdiction over the parties and the subject matter pursuant to Ark. Code Ann. § 23-61-103 and other applicable provisions of the Arkansas Insurance Code.

9. Failure to pay state income tax obligations is grounds for denial of a producer license pursuant to Ark. Code Ann. § 23-64-512(a)(15).

RECOMMENDATIONS OF THE HEARING OFFICER

WHEREFORE, based upon the foregoing Findings of Fact, Conclusions of Law, and other matters before him, the Hearing Officer recommends:

10. That the Respondent's application for a Resident Producer License be denied based upon the unresolved state tax liens in the state of Georgia.

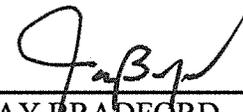

WILLIAM R. LACY
DEPUTY COMMISSIONER, GENERAL
COUNSEL and HEARING OFFICER

CERTIFICATION

I, Jay Bradford, Insurance Commissioner for the State of Arkansas, do hereby certify that the above Findings of Fact, Conclusions of Law, and Recommendations of the Hearing Officer were made by and under my authority and supervision by William R. Lacy, Associate Counsel and Hearing Officer in this proceeding. I hereby adopt the Hearing Officer's Findings of Fact, Conclusions of Law, and Recommendations in full and enter this Order.

THEREFORE, it is hereby ORDERED that Respondent's application for an Arkansas Individual Resident Insurance Producer License is hereby denied.

IT IS SO ORDERED THIS 3rd DAY OF SEPTEMBER, 2014.



JAY BRADFORD
INSURANCE COMMISSIONER
STATE OF ARKANSAS