

4. Respondent fully understands that this Consent Order will in no way preclude additional proceedings by the Commissioner against Respondent for acts or omissions not specifically addressed in this Consent Order or for facts and/or omissions that do not arise from the facts or transactions herein addressed.

5. Respondent expressly waives all further procedural steps and all rights to seek judicial review of or to otherwise challenge or contest the validity of this Consent Order, the stipulations and imposition of discipline expressly contained herein, and the consideration and entry of said Consent Order by the Commissioner.

6. Respondent voluntarily enters into this Consent Order to avoid formal charges and a contested case proceeding with respect to the matters described herein.

STIPULATED FINDINGS OF FACT

7. The Commissioner has jurisdiction pursuant to the Tennessee Insurance Law ("the Law"), Title 56 of Tennessee Code Annotated, and the Law places the responsibility for the administration of its provisions on the Commissioner.

8. The Division is the lawful agent through which the Commissioner administers the Law and is authorized to bring this action for the protection of the public.

9. Respondent, James R. Crawford, is a citizen and resident of Tennessee with an address of record at 342 Browns Gap Road, Crossville, Tennessee 38572.

10. On June 17, 2010, the Division granted Respondent an insurance producer license, numbered 2009920, which expires on April 20, 2013. Respondent may, within twelve (12) months of the date of expiration, reinstate his license without passing a written examination by payment of a late penalty.

11. On February 24, 2012 Respondent entered a plea of guilty to the following, resulting in his conviction thereof:

a. Conspiracy to Distribute and Possess with Intent to Distribute Oxycodone, a Schedule II controlled substance, in violation of 21 U.S.C. §§ 841 and 846. The conviction is subject to a maximum penalty of not more than twenty (20) years imprisonment and a fine of up to one million dollars (\$1,000,000).

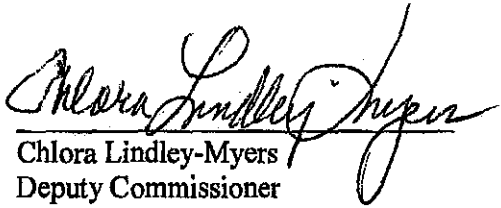
STIPULATED CONCLUSIONS OF LAW

12. TENN. CODE ANN. § 56-6-112(a) (2011) provides that the Commissioner may place on probation, suspend, revoke or refuse to issue or renew a license issued under this part or may levy a civil penalty in accordance with this section or take any combination of those actions, for any one (1) or more of the following causes:

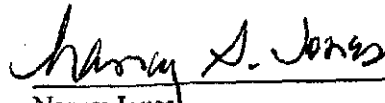
(6) Having been convicted of a felony;

13. Based on the Stipulated Findings of Fact cited above and the Stipulated Conclusions of Law contained herein, the Commissioner considers Respondent's actions to be in violation of TENN. CODE ANN. § 56-6-112(a)(6) for having been convicted of a felony. Respondent is therefore subject to sanctions set forth in TENN. CODE ANN. § 56-6-112.

14. Respondent does not deny the Findings of Fact cited above, and understands that such findings subject him to sanctions specified in TENN. CODE ANN. § 56-6-112. Respondent hereby acknowledges the Commissioner's authority to administer the Law and concedes that the Commissioner's interpretations of the statute cited in the Conclusions of Law are reasonable and enforceable.



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