

No. 2017 - 5073

**OFFICIAL ORDER
of the
TEXAS COMMISSIONER OF INSURANCE**

Date: MAY 1 1 2017

Subject Considered:

JACK RANSOM RIDGE, JR.
1107 Ottawa Drive
Austin, Texas 78733-2635

CONSENT ORDER
TDI ENFORCEMENT FILE NO. 12464

General remarks and official action taken:

This Order is in consideration of whether a general lines agent license with a life, accident, and health qualification should be issued to Jack Ransom Ridge, Jr.

WAIVER

Ridge acknowledges that the Texas Insurance Code and other applicable laws provide certain rights. Ridge waives all of these rights in consideration of the entry of this consent order.

FINDINGS OF FACT

The findings of fact are as follows:

1. On August 24, 2016, Ridge applied for a general lines agent license with a life, accident, and health qualification to be issued by the Texas Department of Insurance.
2. On March 8, 1990, Ridge was convicted of the offense of possession with intent to distribute methamphetamine, a felony, in cause no. W-88-CR-130, in the United States District Court, Western District of Texas, Waco Division. Ridge was sentenced to four years confinement, assessed a special parole term of five years, and ordered to pay a fine in the amount of \$20,000.00.
3. On March 8, 1990, Ridge was convicted of the offense of attempted tax evasion, a felony, in cause no. W-88-CR-130, in the United States District Court, Western District of Texas, Waco Division. Ridge was sentenced to five years confinement to be served concurrently with the sentence rendered above and ordered to pay a fine in the amount of \$30,000.00.

4. On October 4, 1995, Ridge was released on mandatory supervision. On December 4, 1998, Ridge was released from parole. On December 7, 1998, Ridge's five year special parole term began. On May 15, 2003, Ridge was discharged early from special parole.
5. Ridge has cooperated with TDI in its investigation of his criminal background. Ridge provided mitigating evidence to support his fitness for licensure as follows:
 - a. he was fully compliant with all of his parole rules and conditions, he paid all of his fines and fees in full, and he is no longer being monitored;
 - b. he has been continuously employed at Goldberg and Associates in Austin, Texas, since 2003, where he currently holds a senior administrative associate position;
 - c. he has accepted responsibility and expressed remorse for his criminal conduct; and
 - d. he has submitted letters of recommendation, including letters from licensed insurance agents, business owners, his parole officer, and other well-respected members of the community who are aware of his past conduct and consistently refer to him as honest, hardworking, and having a strong work ethic.
6. Due to Ridge's criminal background, the department needs an opportunity to monitor his insurance activities to ensure he demonstrates the ability, capability, and fitness required to perform and discharge the responsibilities of an agent.

CONCLUSIONS OF LAW

The conclusions of law are as follows:

1. The commissioner has jurisdiction over this matter pursuant to TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4001.102, 4001.105, 4005.101-4005.103, and 4054.051; TEX. GOV'T CODE §§ 2001.051-2001.178; 28 TEX. ADMIN. CODE § 1.502; and TEX. OCC. CODE §§ 53.021-53.023.
2. The commissioner has the authority to dispose of this case informally pursuant to the provisions of TEX. GOV'T CODE § 2001.056, 28 TEX. ADMIN. CODE § 1.47, and TEX. INS. CODE § 82.055.
3. Ridge committed an act for which a license may be denied, as contemplated by TEX. INS. CODE §§ 4001.105 and 4005.101.
4. Pursuant to 28 TEX. ADMIN. CODE § 1.502(f), the commissioner has determined that the factors in TEX. OCC. CODE §§ 53.022-53.023 outweigh the serious nature of Ridge's criminal convictions.
5. The commissioner is an insurance regulatory official authorized to regulate Ridge's activities in the business of insurance. The commissioner has primary jurisdiction to grant Ridge written consent to engage or participate in the business of insurance, pursuant to 18 U.S.C. § 1033.

It is ordered that a general lines agent license with a life, accident, and health qualification is granted to Jack Ransom Ridge, Jr. It is further ordered that the general lines agent license with a life, accident, and health qualification is suspended for four years, probated.

If, during the probation period imposed by this order, the department issues any additional licenses or authorizations to Jack Ransom Ridge, Jr., those additional licenses or authorizations will be suspended until the probation period imposed by this order has ended. The suspension shall be probated, and the same terms and conditions stated in this order will apply.

Beginning from the date of this order and continuing through the probation period, Ridge must provide written notice of his criminal record to any appointing company, agency, or sponsor. Ridge must provide the department with a copy of the notification within 30 days of the appointment or sponsorship to the Texas Department of Insurance, Attn: Catherine Bell or her successor, Enforcement Section, Mail Code 110-1A, P.O. Box 149104, Austin, Texas 78714-9104.

Beginning from the date of this order and continuing through the probation period, Ridge must file a written report, on or before the 15th day of the month on a quarterly basis for the months of March, June, September, and December, with the Texas Department of Insurance, Attn: Catherine Bell or her successor, Enforcement Section, Mail Code 110-1A, P.O. Box 149104, Austin, Texas 78714-9104. The reports must include the following information:

- a. Ridge's current mailing address and telephone number;
- b. the name, mailing address, and telephone number of Ridge's employer, and if Ridge is self-employed, a statement that he is self-employed and the name, mailing address, and telephone number of his business;
- c. the name and address of any insurer which has appointed Ridge as a general lines agent;
- d. the name and address of any insurer which has canceled Ridge's appointment as a general lines agent; and
- e. a copy of any and all contracts Ridge has entered into with an insurer, broker, managing general agent, managing general agency, or any person or entity in the business of insurance.

Ridge must notify the department immediately of the following:

- a. any charges or indictments filed against him for a misdemeanor or felony during the period he is required to file reports, excluding traffic offenses and Class C misdemeanors;
- b. any state or regulatory actions taken against him including formal and informal actions;
- c. any change in his employment or his residence; and
- d. any complaint made against Ridge concerning his performance as an insurance agent, as well as a written explanation detailing the steps taken to resolve it.

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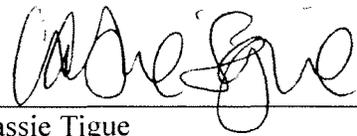
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Written consent, as contemplated by 18 U.S.C. § 1033(e)(2), is granted for Ridge to engage or participate in the business of insurance with respect to persons that are domiciled in and risks and subjects of insurance that are resident, located, or to be performed in Texas. This written consent will remain in effect for as long as Ridge renews his license. This written consent terminates immediately if any insurance license or authorization held by Ridge is suspended or revoked.



Kevin Brady
Deputy Commissioner For Agency Affairs
Texas Department of Insurance
Delegation Order 4506

APPROVED AS TO FORM AND CONTENT:



Cassie Tighe
Staff Attorney
Enforcement Section
Texas Department of Insurance

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Affidavit

STATE OF TEXAS

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COUNTY OF TRAVIS

Before me, the undersigned authority, personally appeared the affiant, who being by me duly sworn, deposed as follows:

"My name is Jack Ransom Ridge, Jr. I am of sound mind, capable of making this statement, and have personal knowledge of these facts which are true and correct.

I waive rights provided by the Texas Insurance Code and other applicable law and acknowledge the jurisdiction of the commissioner.

I have knowingly and voluntarily entered into this consent order and agree with and consent to the issuance and service of the same by the commissioner of insurance of the State of Texas."

[Signature]
Affiant

SWORN TO AND SUBSCRIBED before me on this 04th day of May, 2017.

(NOTARY STAMP)



[Signature]
Signature of Notary Public