

# Arkansas Insurance Department

Mike Beebe  
Governor



Jay Bradford  
Commissioner

July 22, 2013

**Via Certified Mail, Return Receipt #7009 1680 0002 260 6247 and U.S. Mail**

Mr. Charles Hardy, Jr.  
Hardy Funeral Home  
2408 Martin Luther King Drive  
Little Rock, AR 72206

Dear Mr. Hardy:

Please be advised that an administrative hearing will take place on **September 3, 2013, at 10:00 a.m.** in the First Floor Hearing Room of the Arkansas Insurance Department ("Department"), 1200 West Third Street, Little Rock, AR 72201-1904, before Insurance Commissioner, Jay Bradford, or his designated Hearing Officer. The purpose of the hearing is to determine whether the Pre-Paid Funeral Benefits Permit issued to Hardy Funeral Home ("Company") should be revoked for failure to comply with applicable Arkansas law. Specifically, you are operating without a valid permit, in violation of Ark. Code Ann. § 23-40-109(c), and refused to comply with the Department's request to properly renew your Pre-Paid Funeral Benefits Permit, per Ark. Code Ann. § 23-40-110, even after being given an extension of time to do so.

You have the right to be represented by counsel of your own choosing at this proceeding. Additionally, the Commissioner will obtain a competent reporter to record the hearing. You may avail yourself of other privileges, including the Department's help to subpoena any needed witnesses or records.

Your written notification by mail or facsimile, that you have received this Notice of Hearing, must be received in this office within **ten (10) days of your receipt** of this notice. If your written notification is not received by the Department within ten (10) days, any and all expenses incurred by the Department in continuing the hearing or in notification of witnesses, including, but not limited to, phone calls, issuance of subpoenas and postage, will be charged to the party or parties requesting such continuance. If you or your attorney determines that a continuance is necessary, please call me at (501) 371-2820.

Mr. Hardy, instead of a hearing, you may dispose of this matter by signing a consent order. Please call me for details at 501-371-2820.

Sincerely,

A handwritten signature in blue ink, appearing to read "Nina Samuel Carter".

Nina Samuel Carter  
Associate Counsel/Legal Division  
(501) 371-2820

cc: Rick Toland, Manager, Prepaid Funeral Benefits  
Howard Richard II, Senior Auditor, Prepaid Funeral Benefits  
Alice Jones (via e-mail)  
Sandy Currington (via e-mail)  
LoRaine Rowland (via e-mail)  
Correspondence File