

# Arkansas Insurance Department

Mike Beebe  
Governor



Jay Bradford  
Commissioner

May 6, 2014

*Via U.S. Mail and Certified Mail, Receipt No. 7009 1680 0002 2605 0336*

Ryan Merritt  
304 Oakview Roak  
Cabot, AR 72023

## **NOTICE OF HEARING**

Dear Mr. Merritt:

You are hereby notified that an administrative hearing has been scheduled pursuant to Arkansas Code Annotated § 23-61-303, and other applicable provisions of Arkansas law, before Insurance Commissioner Jay Bradford, as Hearing Officer, or his designee, on Wednesday, June 4, 2014, at 10:00 am in the First Floor Hearing Room, Arkansas Insurance Department ("Department"), 1200 West Third Street, Little Rock, Arkansas. The purpose of this hearing is to determine whether your lack of cooperation with the Department and if the complaint made against you regarding American Income Life render you unfit to retain an insurance license.

You have the right to represent yourself or 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 assistance to subpoena any needed witnesses or records.

Your verbal or written notification that you have received this notice of hearing must be received in this office within ten (10) days of your receipt. If your 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, or you have questions or concerns, please contact me at [ava.franks@arkansas.gov](mailto:ava.franks@arkansas.gov) or (501) 371-2820.

Sincerely,

A handwritten signature in blue ink that reads "Ava Franks".

Ava Franks  
Associate Counsel

cc: Fred Stiffler  
LoRraine Rowland  
Alice Jones  
Sandy Myrick  
Margie Farmer