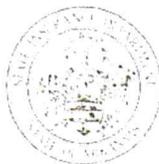


Arkansas Insurance Department

Mike Beebe
Governor



Jay Bradford
Commissioner

May 28, 2012

United States Mail and Certified Mail (RRR) 70091680000226041266

Michael Darrell Durow
P. O. Box 1314
Flippin, AR 42634

LETTER OF REPRIMAND

Dear Mr. Durow:

Mr. and Mrs. John Jarosi filed a complaint with the Arkansas Insurance Department stating that you tendered two checks to them that were returned as insufficient items. The Baxter County Hot Check Office issued two Affidavits for Warrant of Arrest (Hot Check/s). Affidavit number 063787 states that on July 16, 2010, you issued check number 1032 to Skoopy Doo in the amount of \$929.00, which was returned as Insufficient. Affidavit number 063788 states that you issued check number 1055 to John Jarosi in the amount of \$1,100.00 which was not honored by your bank. Even though the two Affidavits were eventually recalled, issuing an insufficient checks is a violation of Arkansas Code Annotated § 23-64-512(a)(8) in that such action demonstrates a lack of good personal or business reputation, or financial irresponsibility.

On January 24, 2012, the Department issued a Notice of Investigative Conference to you via Certified Mail and regular mail. The purpose of the conference was to discuss the above issues and your violation of Arkansas law. Even though you received notice of the Investigative Conference, as indicate by your signature on the return receipt ("green card"), you failed to appear for the conference on February 16, 2012, and did not contact the Department. Refusing to be examined or to produce records, records or files for examination and failing to cooperate the commissioner in an investigation when required by the commissioner is a violation of Arkansas Code Annotated § 23-64-515(a)(16) and (17).

You are hereby served with this **LETTER OF REPRIMAND**. In view of the foregoing violations, please be advised that this Letter of Reprimand will be placed in the appropriate file as a permanent record for referral. Additionally, this Letter of Reprimand will be forwarded to the National Association of Insurance Commissioners ("NAIC") for publication on the NAIC website. You failed to renew your license with this Department, and your license is currently inactive. If you wish to renew your license or apply for a new license in the future, the Department will reconsider the above violations and may at that time, impose any regulatory sanctions, including refusal to issue or renew the license, available under the Arkansas Insurance Code. If you feel this Letter of Reprimand is unwarranted, you may request an administrative hearing within thirty (30) days of your receipt of this correspondence.

Sincerely,

Amanda J. Andrews

Amanda Andrews
Attorney Specialist