

**BEFORE THE INSURANCE COMMISSIONER  
FOR THE STATE OF ARKANSAS**

**ARKANSAS INSURANCE DEPARTMENT    )**  
  )  
**vs.    )**  
  )  
**CAROLYN A. MELFORD                 )**  
  )

**A.I.D. NO. 2012- 475**

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**SUSPENSION ORDER**

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On this day, the matter of Carolyn A. Melford (“Respondent”) came before Jay Bradford, Arkansas Insurance Commissioner (“Commissioner”). The Arkansas Insurance Department (“Department”) was represented by Amanda Capps Rose, Associate Counsel, in this matter. From the facts and law before the Commissioner, he finds and concludes as follows:

**FINDINGS OF FACT**

1. Respondent holds Arkansas Nonresident Producer License No. 389737 and resides in New York.
2. Effective on or about April 21, 2012, the Respondent’s producer license in her home state is no longer active.

**CONCLUSIONS OF LAW**

From the Findings of Fact contained herein, the Commissioner concludes as follows:

3. The Commissioner has jurisdiction over the parties and the subject matter pursuant to Ark. Code Ann. § 23-61-103.
4. In order to obtain a nonresident producer license in Arkansas, Ark. Code Ann. § 23-64-508(a)(1) requires that the person be licensed as a resident and in good standing in his or her home state.

5. Pursuant to Ark. Code Ann. § 23-64-508(b), the Commissioner has the authority to summarily suspend a nonresident producer whose domiciliary state has suspended, revoked, or otherwise terminated his or her resident producer license.

6. Upon presentation of sufficient evidence that a nonresident producer's home state license is active and in good standing, the suspension under this order shall be lifted as a matter of law pursuant to Ark. Code Ann. § 23-64-508(b)(3).

7. Respondent's Arkansas Nonresident Producer License No. 389737 is immediately and summarily suspended.

8. Respondent is instructed that she may request an administrative hearing regarding this matter within thirty (30) days of the date of this Suspension Order.

**IT IS HEREBY ORDERED** that:

Respondent's Arkansas Nonresident Producer License No. 389737 is hereby **SUSPENDED**. Respondent shall not, during the term of this suspension, conduct the business of insurance in the State of Arkansas.

**IT IS SO ORDERED THIS 13<sup>th</sup> DAY OF JUNE, 2012.**

  
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JAY BRADFORD  
INSURANCE COMMISSIONER  
STATE OF ARKANSAS