

BEFORE THE INSURANCE COMMISSIONER  
FOR THE STATE OF ARKANSAS

ARKANSAS INSURANCE DEPARTMENT )  
PETITIONER )  
 )  
VS. )  
 )  
MELVIN DEMUTH )  
RESPONDENT )  
NPN 16467938 )

AID NO. 2022- 37

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REVOCATION ORDER

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On this day, the matter of the insurance producer’s license of Mr. Melvin Demuth (“Respondent”) came before Alan McClain, Arkansas Insurance Commissioner (“Commissioner”). A hearing was held on April 13, 2022, in the Second Floor Hearing Room of the Arkansas Insurance Department (“Department”) pursuant to a Notice of Hearing dated March 11, 2022. The hearing was held before Russ Galbraith, Chief Deputy Insurance Commissioner and Hearing Officer (“Hearing Officer”) pursuant to his appointment by the Commissioner in accordance with Ark. Code Ann. § 23-61-103(e)(1). The Department was represented by Gray Allen Turner, Associate Counsel. The Respondent was not present.

FINDINGS OF FACT

1. Respondent, Melvin Demuth, holds an Arkansas resident insurance producer license, NPN 16467938.
2. Respondent is a resident of Craighead County, Arkansas.

3. A notice of hearing was sent on March 11, 2022, to the last address provided by the Respondent and notice has been sent as required by statute.

4. Respondent failed to respond to a written inquiry from the Department when required to do so. Respondent was sent written inquiries on January 3, 2022, and February 7, 2022, to the last address he provided the licensing division. Respondent failed to reply to either inquiry within thirty days and he has had no communication with the Department.

5. Respondent was charged with Theft of Property, a misdemeanor, in January of 2019, in Craighead County District Court. Respondent failed to report the filing of a criminal charge against him to the Department within thirty days. After a six-month suspended imposition of sentence, this charge was later dismissed.

#### CONCLUSIONS OF LAW

1. The Commissioner of Insurance has jurisdiction pursuant to the Arkansas Insurance Code, specifically Ark. Code Ann. §§ 23-60-101, et seq. and 23-64-501 et seq.

2. Respondent failed to respond in writing to two written inquiries sent from the Department. Respondent's actions are a violation of Ark Code Ann. § 23-64-512(a)(13)&(17).


3. Respondent failed to notify the Department he had been charged in a criminal case within thirty days. Respondent's actions are a violation of Ark. Code

Ann. §§ 23-64-201 & 23-64-519(b).

**RECOMMENDATION OF HEARING OFFICER**

WHEREFORE, upon consideration of the evidence of record and the foregoing Findings of Fact and Conclusions of Law, the Hearing officer recommends the following:

1. That the Arkansas resident insurance producer license of the Respondent be revoked.
2. That following the expiration of three (3) years from the date of this order, the Respondent may apply to reinstate his license in accordance with the provisions of Ark. Code Ann. § 23-64-217(b).



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Russ Galbraith  
Hearing Officer

**CERTIFICATION**

I, Alan McClain, Insurance Commissioner for the State of Arkansas, do hereby certify that the above Findings of Fact, Conclusions of Law, and Recommendation of the Hearing Officer were made by and under my authority and supervision by Russ Galbraith, Hearing Officer in this proceeding. I hereby adopt the Hearing Officer's Findings of Fact, Conclusions of Law and Recommendation in full, as set forth herein.

THEREFORE, it is hereby ORDERED that the Arkansas resident producer license of Melvin Demuth, NPN 16467938 is revoked.

IT IS SO ORDERED THIS 6<sup>th</sup> DAY OF May, 2022.

  
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ALAN MCCLAIN  
INSURANCE COMMISSIONER  
STATE OF ARKANSAS