



## MISSISSIPPI INSURANCE DEPARTMENT

**MIKE CHANEY**  
Commissioner of Insurance  
State Fire Marshal

**MARK HAIRE**  
Deputy Commissioner of Insurance

**RICKY DAVIS**  
State Chief Deputy Fire Marshal

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November 4, 2015

Ms. Erin N. Cooper  
18 Joanna Lane  
Gulfport, MS 39503

Re: NOTICE OF DENIAL of Insurance Producer License Application  
and Notice of Opportunity for a Hearing  
License #10147016; Application ID #: 1287843

Ms. Cooper:

Please be advised that the Mississippi Department of Insurance (Department) has carefully reviewed and considered your application for Insurance Producer's License in the State of Mississippi. The Department wishes to advise you that your application has been **DENIED**.

Miss. Code Ann. § 83-17-71(1) (Rev. 2014), provides, in part, that the Commissioner of Insurance may refuse to issue or renew an insurance producer's license for any of those listed causes in the statute. The Commissioner finds that you:

- a) Improperly withheld, misappropriated or converted monies or properties received in the course of doing insurance business in that you (1) accepted premium payments from Charles Taylor d/b/a Taylor Trucking of Bogalusa (hereinafter referred to as "Taylor") and failed to issue a policy See Exhibit S-1 (Charles T. Taylor Sworn Statement; Exhibit S-2 (Copies of Payments made by Charles Taylor d/b/a Taylor Trucking of Bogalusa; Exhibit S-3 (Sagamore Insurance Company's confirmation that it did not issue a policy for Taylor; and Exhibit S-4 (Progressive Gulf Insurance Company's confirmation that it did not issue a policy on Taylor through the Cooper Agency) and (2) accepted premium payments from John Mingo and failed to issue a policy See Exhibit S-5 (Report of Internal Investigation conducted by Progressive Insurance);

Exhibit S-6 (Receipts for premium payments made by John Mingo and received by Cooper Insurance Agency).

- b) Intentionally misrepresented the terms of an actual or proposed insurance contract or application for insurance in that you (1) issued a fictitious Certificate of Liability Insurance from Sagamore Insurance Company to Taylor Trucking which resulted in Sagamore terminating your appointment for cause See Exhibit S-7 (Sagamore Appointment Cancellation with attachments) (2) backdated and uploaded a Progressive Gulf Insurance policy on John Mingo after an accident had occurred See Exhibit S-5 (Report of Internal Investigation conducted by Progressive Insurance); (3) executed a premium finance agreement on behalf of Charles Taylor, without his knowledge/consent and a check in the amount of \$15,928.50 was issued by Imperial PFS Financing Corporation which was deposited in a Cooper Insurance Agency account and no policy was ever issued See Exhibit S-1 (Charles T. Taylor Sworn Statement); Exhibit S-8 (Premium Finance Agreement for Taylor Trucking with Check showing deposit to Cooper Insurance Agency).
  
- c) Used fraudulent, coercive or dishonest practices or demonstrated incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state in that you requested financing through Imperial PFS Financing Corporation for various policies of different types of insurance and based on an internal audit conducted by IPFS, they found that many policies were fictitious and not bound with the market totaling \$381,166.00 See Exhibit S-9 (Imperial PFS Financing Corp. Consumer Complaint Form).

Pursuant to Miss. Code Ann. § 83-17-71(2)(Rev. 2014), you are entitled to a formal hearing before this Department regarding your application for a privilege license. If you desire a formal hearing, you must send your demand for hearing to this Department within ten (10) days of your receipt of this letter. Your request for a hearing must be in writing. Upon receipt of your written demand for formal hearing, it will be scheduled and held within 30 days.

Please feel free to contact me if you have any questions regarding this matter and your written response should be directed to my attention.

Sincerely,

MIKE CHANEY  
COMMISSIONER OF INSURANCE

BY   
Donald L. Kilgore  
Special Assistant Attorney General  
Mississippi Insurance Department

Cc: File  
John Hornback, Director-Investigations