

**BEFORE THE DEPARTMENT OF INSURANCE  
STATE OF MISSISSIPPI**

**COMMISSIONER OF INSURANCE**

**PETITIONER**

**V.**

**CAUSE NO. 16-7021**

**LADONNA CARLISLE LIGHTSEY and  
CARLISLE AGENCY, LLC**

**RESPONDENTS**

**CONSENT ORDER**

The Commissioner of Insurance for the State of Mississippi (hereinafter “Commissioner”), pursuant to the authority granted to him, hereby enters into this Consent Order with the Respondent, LaDonna Carlisle Lightsey, individually and as the owner/operator of the Carlisle Agency, LLC, regarding the above-captioned matter taken against Respondents by the Mississippi Department of Insurance (hereinafter “Department”). The parties agree to the following agreed terms.

**FINDINGS OF FACT**

**AFTER CONSIDERING** all of the evidence presented, the parties agree to the following Findings of Fact:

1. Respondent is a Mississippi non-resident insurance producer and holds Mississippi Privilege License No. 10334462 .
2. The Respondent is also the owner/operator of the Carlisle Agency, LLC , Mississippi Business Entity License No. 15025548.
3. The Department sent a Notice of Hearing and Statement of Charges (“Notice”) to Respondent, on January 31, 2017, advising the Respondent of the Department’s intention to revoke her non-resident insurance producer's license issued by the State of Mississippi and the revocation of the business entity license of Carlisle Agency, LLC.

4. The Notice referenced the following violations against Respondent:
  - a. Miss. Code Ann. Section 83-17-71(1)(d) that such insurance producer has improperly withheld misappropriated or converted any monies or properties received in the course of doing insurance business;
  - b. Miss. Code Ann. Section 83-17-71(1)(e) that such insurance producer has intentionally misrepresented the terms of an actual or proposed insurance contract or application for insurance; and,
  - c. Miss. Code Ann. Section 83-17-71(1)(h) that such insurance producer has used fraudulent, coercive or dishonest practices or demonstrated incompetence, untrustworthiness or financial irresponsibility in the conduct of business.
5. Respondent was personally served with the Notice of Hearing on February 16, 2017.

#### **CONSENT AND AGREEMENT**

**IN LIGHT OF THE AFOREMENTIONED** Findings of Fact, the Respondent, LaDonna Carlisle Lightsey, agrees to the following:


1. That LaDonna Carlisle Lightsey, individually and as owner/operator of the Carlisle Agency, LLC, has been fully advised of charges of alleged violations of Miss. Code Ann. §83-17-71, and the proposed action filed against her.
2. Respondent understands that she may request a hearing before the Commissioner of Insurance of the State of Mississippi to determine the reasonableness of the Commissioner's action.
3. Respondent agrees to waive the right to a hearing.
4. Respondent consents to the voluntary surrender of her insurance producer license (License # 10334462) and the license of the Carlisle Agency, LLC (License # 15025548).
5. The parties agree that Respondent's Consent and Agreement resolves all matters pending at this time before the Mississippi Department of Insurance.

**ORDER**


**IT IS HEREBY ORDERED**, upon agreement of the Parties and approval by the Commissioner, the following:

1. The Respondent's non-resident insurance producer license, Mississippi Privilege License No. 10334462, is hereby **SURRENDERED and REVOKED**.
2. The Mississippi business entity for Carlisle Agency, LLC, License No. 15025548, is hereby **SURRENDERED and REVOKED**.

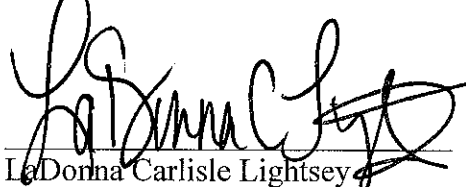
**SO AGREED AND ORDERED** this the 28 day of April, 2017.

  
MIKE CHANEY  
COMMISSIONER OF INSURANCE  
STATE OF MISSISSIPPI

AGREED:

  
Kimberly Causey  
Special Assistant Attorney General  
Counsel for Petitioner

AGREED:

  
LaDonna Carlisle Lightsey  
Respondent