



## MISSISSIPPI INSURANCE DEPARTMENT

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

**MARK HAIRE**  
Deputy Commissioner of Insurance

### STATE OF MISSISSIPPI OFFICE OF THE COMMISSIONER OF INSURANCE

**IN THE MATTER OF KAREN BULLARD:  
ACTION AGAINST INSURANCE PRODUCER  
LICENSE No. 10165920**

#### **FINDINGS AND ORDER**

**THIS CAUSE** came on for hearing before the Commissioner of Insurance of the State of Mississippi (hereinafter "Commissioner"), by and through his specially designated appointee (hereinafter "Hearing Officer"), in the Office of the Commissioner, 10<sup>th</sup> Floor, Woolfolk State Office Building, 501 North West Street, Jackson, MS 39205, on Wednesday, March 6, 2013, at 08:30 a.m., pursuant to a Notice of Hearing and Statement of Charges mailed to Karen Bullard on February 1, 2013. The Commissioner, by and through the designated Hearing Officer, having heard and considered all of the testimony and evidence produced by the parties herein, makes the following findings:

#### **Authority**

The hearing herein was held pursuant to the provisions of Miss. Code Ann. § 83-17-71, *et seq.* (Rev. 2011), providing for the licensing of insurance producers by the Mississippi Insurance Department, and specifically under Miss. Code Ann. § 83-17-71 (Rev. 2011), providing for disciplinary actions against producers.

#### **Notice and Hearing**

1. A notice of hearing was sent on February 1, 2013.
2. Pursuant to said notice, a hearing was scheduled for 08:30AM, March 6, 2013.

3. Karen Bullard failed to appear at said hearing.

**Findings of Fact**

1. Karen Bullard's Arkansas Producer license was revoked on February 13, 2012, for violation of Ark. Code Ann § 23-64-508 (a) (1) due to her producer license being inactive in her home state, New York.
2. Karen Bullard's South Dakota Producer license was revoked on November 8, 2012, for violation of South Dakota Code SDCL 58-33-193 due to her failing to report the Arkansas action to the South Dakota Division of Insurance and for violation of South Dakota Code SDCL 58-33-66 due to her failing to respond to an inquiry by the Division of Insurance.

**Conclusions of Law**

1. Karen Bullard is in violation of Miss. Code Ann. § 83-17-71 (1) (i) (Rev. 2011).
2. Karen Bullard is in violation of Miss. Code Ann. § 83-17-81 (1) (Rev. 2011).
3. Said violations subject Ms. Bullard to the various disciplinary actions set forth in Miss. Code Ann. § 83-17-71 (Rev. 2011).

**Order**

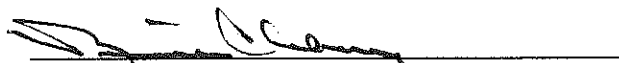
**IT IS, THEREFORE, ORDERED** that Karen Bullard be fined \$250.00 per violation for a total fine of \$500.00.

**RECOMMENDED**, this the 7<sup>th</sup> day of March, 2013.

  
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BRANDON WHITE, HEARING OFFICER

**SO ORDERED**, this the 8<sup>th</sup> day of March, 2013.

  
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MIKE CHANEY

COMMISSIONER OF INSURANCE