

**STATE OF MISSISSIPPI
OFFICE OF THE COMMISSIONER OF INSURANCE**

**IN THE MATTER OF AMANDA MCKEOWN :
ACTION AGAINST INSURANCE PRODUCER
LICENSE No. 10157132**

FINDINGS AND ORDER OF REVOCATION

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"), on the 10th Floor, South Conference Room, Woolfolk State Office Building, 501 North West Street, Jackson, MS 39205, on Friday, June 17, 2016 at 9:30 a.m., pursuant to a Notice of Hearing and Statement of Charges letter mailed to Amanda McKeown on May 16, 2016. 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. § 83-17-51, *et seq.* (Supp. 2012) providing for the licensing of insurance producers by the Mississippi Insurance Department, and specifically under Miss. Code Ann. § 83-17-71 (Supp. 2012), providing for disciplinary actions against producers.

NOTICE AND HEARING

1. A Notice of Hearing and Statement of Charges letter was sent certified mail, return receipt requested, to Ms. McKeown on May 16, 2016, at the address she provided to the Department.
2. A return receipt for the Notice of Hearing and Statement of Charges letter was produced to the Mississippi Insurance Department from the United States Postal Service on May

23, 2016 reflecting that Ms. McKeown had signed for and accepted the certified letter on May 18, 2016 at 9:12 a.m., and thus was afforded proper notice.

3. Pursuant to said Notice letter, a hearing was scheduled for Friday, June 17, 2016 at 9:30 a.m.
4. Amanda McKeown failed to appear at said hearing.

FINDINGS OF FACT

1. On October 13, 2015, the Mississippi Insurance Department received a notice for termination for cause from American Family Life Insurance Company of Columbus (“Aflac”) regarding Ms. McKeown. This notice stated that Aflac’s investigation provided sufficient information to support the allegation of fraudulent claims being filed by Ms. McKeown.
2. On November 24, 2015, the Mississippi Insurance Department received Aflac’s Report of Investigation regarding Ms. McKeown. This report revealed that from May 13, 2014 through August 21, 2015, Ms. McKeown submitted 93 false Wellness (“WLB”) cancer claims for 90 false dependents. On August 25, 2015, Aflac conducted a recorded interview with Ms. McKeown wherein she admitted to filing false WLB claims due to financial hardship. As a result of filing the 93 false WLB claims, Ms. McKeown fraudulently received \$9,300.00 in benefits.

CONCLUSIONS OF LAW


1. Ms. McKeown is in violation of *Miss. Code Ann.* § 83-17-71(1) (Supp. 2013) and the following sections:
 - (b) Violating any insurance laws, or violating any regulation, subpoena or order of the commissioner or of another state’s commissioner;
 - (d) Improperly withholding, misappropriating or converting any monies or properties received in the course of doing insurance business; and,
 - (h) Using fraudulent, coercive or dishonest practices or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere.

2. Said violations subject Ms. McKeown to the various disciplinary actions set forth in Miss. Code Ann. § 83-17-71 (Supp. 2013); specifically, the Commissioner may revoke her insurance producer license and level a civil penalty of \$1,000.00 per violation.

ORDER


IT IS THEREFORE ORDERED: The insurance producer license of Amanda McKeown is hereby revoked.

SO ORDERED, this the 6th day of July, 2016.



MARK HAIRE
DEPUTY COMMISSIONER OF INSURANCE

PREPARED BY:



CHRISTINA J. KELSEY
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Mississippi Insurance Department