BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT FOR THE STATE OF MISSISSIPPI

IN RE:

Taylor M. LeBeau

Insurance Producer License Application

License Application No. 756414

FINAL ADMINISTRATIVE ORDER

THIS MATTER came on for hearing before the Commissioner of Insurance for the State of Mississippi ("Commissioner"), by and through his specially designated appointee, the Hon. Kim Causey (hereinafter "Hearing Officer"), via teleconference on Tuesday, July 19, 2022, at 10:00 a.m. CST, pursuant to a Notice of Hearing dated July 8, 2022. At request of Respondent's counsel, the hearing was continued from July 19, 2022 until July 26, 2022 at 10:00 am CST. Having received notice of the hearing via certified mail and email with delivery confirmed via email, the Respondent, Taylor M. LeBeau, along with her attorney, Al Jordan, appeared via telephone and participated in the July 26 hearing.

Attorney Phillips Strickland represented the Mississippi Insurance Department ("MID") at the hearing. The State introduced six (6) items of documentary evidence and called one witness, Vanessa Miller, Director of Licensing, Mississippi Insurance Department. Based upon the documentary evidence and testimony, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact and Conclusions of Law, towit:

I. AUTHORITY

Miss. Code. § 83-17-71(1)(a) (Supp. 2022) states that the Commissioner may place on probation, suspend, revoke or refuse to issue or renew an insurance producer's license or may levy a civil penalty in an amount not to exceed One Thousand Dollars (\$1,000.00) per violation

1

for providing incorrect, misleading, incomplete or materially untrue information in the license application.

II. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Commissioner of Insurance makes the following Findings of Fact:

- (1) On or about April 12, 2022, Respondent submitted an insurance producer license application to MID. (State's Exhibit S-1) (Miller Testimony)
- (2) On April 13, 2022, MID denied Respondent's license application by way of a denial letter delivered via email on June 9, 2022. (S-2)
 - (3) On or about June 9, 2022, Respondent requested an appeal of the denial via email.
- (4) On or about July 8, 2022, the Commissioner, through his attorney, gave the required notice to the Respondent of the intention to hold a hearing on Tuesday, July 19, 2022 at 10:00 a.m. CST via teleconference, for the purpose of reviewing the Commissioner's decision to deny Respondent's application for licensure as a resident insurance producer in the State of Mississippi. (Notice of Hearing)
- (5) Respondent received an email with the notice of hearing attached thereto and appeared at the July 19 hearing. LeBeau was represented at this hearing by attorney Al Jordan who requested a continuance until July 26, 2022 at 10:00 am CST. The parties agreed to, and the hearing officer granted the continuance. (Notice of Hearing, Order of Continuance)
- (6) MID Director of Licensing, Vanessa Miller, testified at the July 26 hearing that on or about April 12, 2022, Respondent submitted an insurance producer license application to MID. (State's Exhibit S-1) (Miller Testimony)

- (7) In their application, Respondent answered "No" to the question, "Have you ever been named or involved as a party in an administrative proceeding?" (S-1) (Miller Testimony)
- (8) Respondent was a named party in an administrative order issued by the Mississippi Insurance Department on September 21, 2020. (State's Exhibit S-1, S-3, S-4, S-5, and S-6) (Miller Testimony)
- (9) Respondent's "No" answer to the question, "Have you ever been named or involved as a party in an administrative proceeding?" was erroneous. (S-1)
- (10) In light of the facts found in the record taken together as a whole, the testimony of MID Director of Licensing, Vanessa Miller, is credible. (Exhibits S-1 though S-6), (Miller Testimony)
- (11) Respondent testified that her attorney at that time, William Satterfield, advised her not to participate in the September 17, 2020 administrative hearing before the Mississippi Insurance Department. (LeBeau Testimony)
- (12) Respondent testified that she was advised by her attorney that if she waited two years, she could reapply and the old charges would be cleared. Respondent stated that this was the reason she answered "No" to the question at issue. (LeBeau Testimony)

III. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner of Insurance for the State of Mississippi finds that Respondent, **Taylor M. LeBeau**, has committed the following violations:

Respondent violated the provisions of *Miss. Code. § 83-17-71(a) (Supp. 2022)* when they did provide incorrect, misleading, incomplete or materially untrue information on their license application dated April 12, 2022.

IV. JUDGMENT

IT IS, THEREFORE, ORDERED that:

CHARGE 1 as set forth in the Notice of Hearing and Statement of Charges alleging the violation of *Miss. Code. § 83-17-71(1)(a) (Supp. 2022)* is hereby **SUSTAINED**.

IT IS ORDERED, that an administrative fine in the amount of two hundred dollars (\$200.00) is imposed on the Respondent, Taylor M. LeBeau.

IT IS ORDERED, that the DENIAL of the Respondent, Taylor M. LeBeau's, resident insurance producer license application, should be and hereby is OVERRULED.

IT IS ORDERED, that as of the date of this order, Respondent is eligible for licensure as an insurance producer in the State of Mississippi as long as the following conditions are met:

- Respondent must pay the above ordered administrative fine of two hundred dollars (\$200.00).
- Respondent must meet all other requirements for licensure, including the completion of all required examinations.

Should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in § 83-17-83 of the *Mississippi Code of 1972, as Amended*.

SO ORDERED, this the ______ day of _______, 2022.

MIKE CHANEY

COMMISSIONER OF INSURANCE

STATE OF MISSISSIPPI

Recommended by:

HEARING OFFICER