

**STATE OF MISSISSIPPI  
MISSISSIPPI DEPARTMENT OF INSURANCE**

**IN THE MATTER OF WANDA CHANDLER,  
Mississippi Privilege License No. 10229148**

**ADMINISTRATIVE 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, Mark Lampton (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, June 21, 2017, at 9:00 a.m., pursuant to an Amended Notice of Hearing and Statement of Charges brought against Wanda Chandler (“Respondent”) dated May 16, 2017. After service and notice, Respondent appeared and gave testimony at the hearing, and was represented by counsel, the Hon. Hiram C. Eastland, III, who also attended and participated in the hearing. The Commissioner of Insurance, based on the evidence presented at the hearing, makes the following findings:

**AUTHORITY AND STATEMENT OF CHARGES**

1. 19 Miss. Admin. Code, Regulation 6-7.03 (Mississippi Insurance Department Regulation 95-101) provides that any person, individual or corporation as defined in Miss. Code § 83-39-1 found in violation of Miss. Code § 83-39-7 by allowing Revocation Orders to be sent to the Mississippi Insurance Department may be fined as per the following schedule:

- i. First order up to \$500.00 fine
- ii. Second order within twelve (12) months of first order up to a \$1000.00 fine
- iii. Third Order within twelve (12) months of first order up to \$5000.00 fine

- and or up to six months license suspension
- iv. Fourth Order within twelve (12) months of first order, the permanent revocation of the professional bail agent's license and/or up to \$10,000.00 fine.

Any violation not covered may carry a fine of up to One Thousand Dollars (\$1000.00) per violation and/or license suspension.

2. Miss. Code § 83-39-15(1) (Supp. 2016) provides that the Commissioner of Insurance may deny, suspend, revoke or refuse to renew, as may be appropriate, the license of any person engaged in the business of professional bail agent if, after notice to the applicant or licensee and to the insurer represented, if applicable, and hearing, said Commissioner finds the applicant or licensee has committed a violation or violations of any one or more of the following provisions:

- (d): willful failure to comply with, or willful violation of, any provision of this chapter or of any proper order, rule or regulation of the department or any court of this state.

Miss. Code § 83-39-15(3) (Supp. 2016) further authorizes the assessment of an administrative fine in the amount of \$1,000 per violation of the applicable statutes and regulations.

3. The Statement of Charges set forth in the Amended Notice of Hearing and Statement of Charges, dated May 16, 2017, alleged as follows:

- (a) It is charged that the Respondent is in violation of Mississippi Department of Insurance Regulation 95-101, as the Respondent has allowed 15 Orders of Revocation, relating to the below listed Defendants, to be sent to the Department. Regulation 95-101 allows the Mississippi Department of Insurance to impose fines in the amounts set forth in Section 3 of Regulation 95-101. In addition, Miss. Code Ann. § 83-39-29 (Supp. 2015), and other pertinent code sections may impose additional penalties. Please see attached **Exhibit "A,"** which Orders for Revocation of License Respondent caused to be sent to the Department.
- (b) It is further charged that the Respondent is in violation of Miss. Code Ann. § 83-39-15 (1) (d) (Supp. 2016) by willfully failing to comply with the above referenced statutes and regulations in Charges I and II.

## **FINDINGS OF FACT**

After considering all of the evidence and testimony presented, the Commissioner of Insurance makes the following findings of fact:

1. The Respondent currently owns and operates a Bail Bond Agency known as A-One Bail Bonds, LLC. The Respondent began participating in the bail bond industry by obtaining a Bail Soliciting Agent's license, which she held from the year 2011 through 2015. During that time, Respondent was employed with A-One Bail Bonds, LLC, which was during that time owned and operated by Rex Hollingsworth, who is her brother-in-law.

2. In January of 2015, Respondent became licensed as a Personal Surety Agent, and took over ownership and control of A-One Bail Bonds, LLC. According to the testimony of the Respondent, A-One Bail Bonds, LLC was subject to approximately two hundred fifty (250) (asserted as an estimate) outstanding Judgment Nisi at the time she assumed control of operations for A-One Bail Bonds, LLC. Of that estimated large number of Judgment Nisi, at least fifteen (15) of those situations resulted in entry of Orders for Revocation of Qualification Bond. According to records presented by Respondent at the hearing, Respondent did pay to the appropriate jurisdictions the amounts of the outstanding revoked Qualification Bonds, the payment occurring in most cases either before or within a month of Mississippi Insurance Department's receipt of the Order for Revocation of Qualification Bond from the various jurisdictions at issue.

3. As of the date of the hearing, Respondent is believed to have satisfied all outstanding Bond Revocations with the respective jurisdictions at issue.

## CONCLUSIONS OF LAW

In light of the aforementioned findings of fact, the Commissioner of Insurance makes the following conclusions of law:

1. The Respondent has committed fifteen (15) separate violations of Miss. Code § 83-39-15(1)(d) by allowing her qualification bond to be forfeited through fifteen (15) separate Orders for Revocation of Qualification Bond. Despite action taken by the Respondent to cure these Revocation Orders, the actions or omissions which led to the entry of such a high number of Revocation Orders is a material breach of her obligations as a Personal Surety Agent in the State of Mississippi.

2. Miss. Code § 83-39-7 requires the suspension of the Professional Bail Agent license “until such time as another qualification bond in the required amount is posted with the department”. In light of Respondent’s actions in curing the outstanding Revoked Bonds at issue, Respondent’s qualification bond is currently posted in the required amount with the Mississippi Insurance Department.

3. After due and careful consideration of the circumstances in this matter, including all mitigating factors, there is sufficient justification to break from the standard schedule of sanctions set forth in 19 Miss. Admin. Code, Regulation 6-7.03, and the following imposition of sanctions is appropriate.


## ORDER

**IT IS, THEREFORE, ORDERED** that an administrative fine of Two Thousand Dollars (\$2,000) is hereby assessed to the Respondent, Wanda Chandler. Furthermore, the Respondent’s license to act as a Personal Surety Agent in the State of Mississippi should be, and hereby is

revoked, however, such revocation is hereby suspended, and Respondent's license is placed in probationary status with the conditions that the Respondent must pay the administrative fine due to the Mississippi Insurance Department within six (6) months from the date of this Administrative Order, and also subject to the condition that the Respondent must not allow any additional Revocations Orders be entered against her by any Court within six (6) months from the date of this Administrative Order. If Respondent fails to comply with the conditions placed upon the suspension of the revocation of her license as set forth herein, then the license of Respondent shall be revoked without the necessity of further proceedings

Should the Respondent wish to appeal the Order of the Commissioner, she may follow the procedure set forth in Miss. Code Ann. § 83-39-19.

**SO ORDERED**, this the 16<sup>th</sup> day of August, 2017.

  
MIKE CHANEY  
COMMISSIONER OF INSURANCE

Recommended By:



Mark Lampton  
Hearing Officer