

MIKE CHANEY
Commissioner of Insurance
State Fire Marshal

## MISSISSIPPI INSURANCE DEPARTMENT

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Deputy Commissioner of Insurance

RICKY DAVIS

State Chief Deputy Fire Marshal

MARK HAIRE

Ms. Curtasca L. Whiten 2231 East Camelback Road Suite 300 Phoenix, AZ 85016 SENT VIA CERTIFIED MAIL

91 7199 9991 7033 1682 4451

Re:

Denial of Application for Non-Resident Insurance Producer License; Curtasca L. Whiten; Mississippi License Application ID # 559269

Dear Ms. Whiten:

This letter is to inform you that your Application for Mississippi Non-Resident Insurance Producer license has been **DENIED** due to your conviction(s) for felony charges of (1) Burglary (Alameda County, CA on or about 1999), (2) Attempt to Commit Grand Theft with Money, Labor, Property (Alameda County, CA on or about 1999), (3) Forgery (Phoenix, AZ on or about 2009). Furthermore, your application for license indicates that you have not obtained a waiver from an appropriate regulatory official, as required under 18 U.S.C. § 1033(e), allowing you to engage in the business of insurance.

Miss. Code § 83-17-71 (Supp. 2018) states that the Commissioner of Insurance may refuse to issue an insurance producer's license for the following causes: (f) having been convicted of a felony; (h) using fraudulent, coercive or dishonest practices or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere.

Additionally, 18 U.S.C. § 1033(e) provides that "Any individual who has been convicted of any criminal felony involving dishonesty or a breach of trust" may not engage in the business of insurance affecting interstate commerce unless "such person has the written consent of any insurance regulatory official authorized to regulate the insurer, which consent specifically refers to this subsection".

Therefore, pursuant to the above authorities, your Application for Mississippi Non-Resident Insurance Producer license is hereby DENIED. You may make written demand upon the Commissioner within ten (10) days for a hearing before the Commissioner to determine the reasonableness of the Commissioner's action. The hearing shall be held within thirty (30) days of receipt of the written request. Your request for a hearing should be submitted through the undersigned.

SO ISSUED, this the 7<sup>th</sup> day of August, 2019.

MIKE CHANEY

COMMISSIONER OF INSURANCE

By:

Mark Lampton

Special Assistant Attorney General Mississippi Department of Insurance