

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

**IN RE: LATRICE NICOLE BENNETT
INSURANCE PRODUCER LICENSE NUMBER: 10168380
CAUSE NUMBER: 18-7275**

FINDINGS OF FACT 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”), in the South Conference Room of the Mississippi Insurance Department, Suite 1001 (10th Floor), Woolfolk State Office Building, 501 North West Street, Jackson, Mississippi, on Tuesday, August 7, 2018, at 1:30 p.m.. This hearing was held pursuant to a Notice of Hearing and Statement of Charges mailed to Latrice Nicole Bennett on June 15, 2018. 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 was held pursuant to the provisions of *Mississippi Code Annotated*, § 83-17-51, *et seq.* (Supp. 2017) providing for the licensing of insurance producers by the Mississippi Insurance Department (“MID”), and specifically under *Mississippi Code Annotated*, § 83-17-71 (Supp. 2017), providing for disciplinary actions against insurance producers.

NOTICE AND HEARING

1. A Notice of Hearing and Statement of Charges (“Notice Letter”) was sent by certified mail, return receipt requested to Latrice Bennett on June 15, 2018, at the address she provided to the MID. This Notice Letter also was sent to Latrice Bennett at her address via First Class, United States Mail and via email to latricebennett23@gmail.com.

2. Latrice Bennett did not pick up the certified Notice Letter. The certified Notice Letter was returned to the MID on August 6, 2018. However, Ms. Bennett did receive the Notice Letter mailed via First Class, United States Mail and also received the emailed Notice Letter sent to her personal email address. Thus, Ms. Bennett was provided proper notice.
3. Pursuant to said Notice Letter, a hearing was scheduled for Tuesday, August 7, 2018, at 1:30 p.m.
4. Latrice Bennett was represented at this hearing by her attorney, Jeffrey Graves.

FINDINGS OF FACT

1. On February 13, 2017, the MID received a notice of termination for cause from Aflac of Latrice Bennett. Aflac's Internal Special Investigations Unit conducted an investigation of Ms. Bennett's insurance practices. This investigation yielded sufficient information to support Aflac's suspicion that Ms. Bennett was engaging in writing bogus business and paying policyholder's premiums. As a result of Aflac's investigation, Latrice Bennett's agreement and appointment to represent Aflac was cancelled for cause on January 26, 2017.

CONCLUSIONS OF LAW

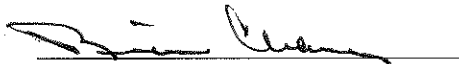
1. Latrice Bennett is in violation of the following provisions of *Mississippi Code Annotated*, § 83-17-71(1) (Supp. 2017):
 - (b) Violating any insurance laws, or violating any regulation, subpoena or order of the commissioner or of another state's commissioner;
 - (d) Improperly withholding, misappropriating or converting any monies or properties received in the course of doing insurance business; and,
 - (e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance;
 - (g) Having admitted or been found to have committed any insurance unfair trade practice or fraud;
 - (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. These violations subject Ms. Bennett to the various disciplinary actions set forth in *Mississippi Code Annotated*, § 83-17-71 (Supp. 2017); specifically, the Commissioner may revoke her insurance producer license and may level a civil penalty against her in the amount of \$1,000.00 per violation.

ORDER

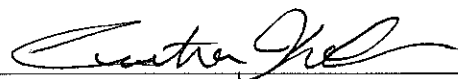
IT IS, THEREFORE, ORDERED AS FOLLOWS: That the insurance producer license of Latrice Nicole Bennett is hereby revoked. That Latrice Bennett is assessed an administrative penalty in the amount of one thousand dollars (\$1,000.00) for each of the two violations of the above outlined insurance laws of the State of Mississippi. That Latrice Bennett shall pay the total fine of two thousand dollars (\$2,000.00), which shall be payable to the Mississippi Department of Insurance, on or before the 30th day following the date of this Order.

SO ORDERED, this the 5TH day of September, 2018.

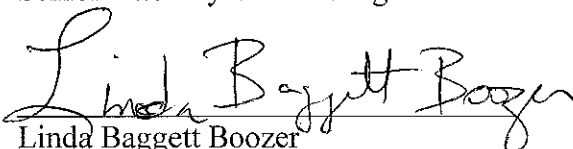


MIKE CHANEY
COMMISSIONER OF INSURANCE

PRESENTED BY:



Christina Kelsey
Senior Attorney and Hearing Officer



Linda Baggett Boozer
Special Assistant Attorney General