

**BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
STATE OF MISSISSIPPI**

**IN RE: BRITTANY CULVER and
A TO Z TRANSPORT, RESPONDENTS
LICENSE NO. 15026853**

FINAL ADMINISTRATIVE ORDER

THIS MATTER came on for hearing before the Commissioner of Insurance of the State of Mississippi (hereinafter “Commissioner”), by and through his specially designated appointee, the Hon. Donald L. Kilgore (hereinafter “Hearing Officer”), in the Office of the Commissioner, 10th Floor, Woolfolk State Office Building, 501 North West Street, Jackson, MS 39205, on Thursday, October 1, 2015, at 9:00 a.m., pursuant to a Notice of Hearing and Statement of Charges brought against **Brittany Culver and A to Z Transport** (“Respondents”) on August 26, 2015. After service and notice in the time and manner provided by law, Respondent, appeared and gave testimony at the hearing. The Commissioner, based on the evidence presented at the hearing, makes the following findings of fact and conclusions of law:

FINDINGS OF FACT

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

1. On or around July 27, 2015, Respondent was found transporting a Manufactured Home (hereafter “Home”) in Biggersville, MS without a permit from Mississippi Department of Transportation (“MDOT”).
2. The driver transporting the Home, Jason McKinley, was an employee of Respondent. Mr. McKinley did not have an active Commercial Driver’s License (“CDL”) as required by MDOT to transport the Home.

4. Respondent's truck was found to be in poor condition and a hazard to public safety due to lights on the trailer not working and the truck and trailer each having a flat tire in violation of MDOT requirements.

5. Finally, the Mississippi Highway Patrol arrested two (2) of Respondent's employees who were assisting in the transport of the Home on July 27, 2105 for outstanding criminal warrants.

CONCLUSIONS OF LAW

1. In light of the aforementioned findings of fact, the Commissioner finds that, the weight of the evidence leads to a conclusion that the Respondent is NOT a person who bears a good reputation for honesty, trustworthiness, integrity and competency to transact the business of manufactured home transportation and installation in such a manner as to safeguard the interest of the public. See § 75-49-9(7) of the Miss. Code of 1972 (establishing qualifications for licensure); also see MH-5, Section 5.02.1-9.


2. Additionally, the Commissioner finds that Respondent's actions violate MH-5, Section 5.02.9-2 by failing to be in full compliance with MDOT and any other local requirements pertaining to the transportation of Factory-Built homes.

ORDER

IT IS, THEREFORE, ORDERED that Respondent's Installer / Transporter license be **REVOKED**.

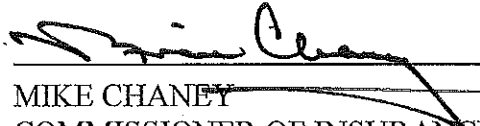
FURTHERMORE, IT IS, THEREFORE, ORDERED that Respondent pay a **FINE** in the amount of TWO THOUSAND FIVE HUNDRED DOLLARS (\$2,500).

SUBMITTED BY:




Donald L. Kilgore, Hearing Officer

SO ORDERED, this the 7th day of December, 2015.



MIKE CHANEY
COMMISSIONER OF INSURANCE

Prepared by:



Brandon White
Staff Attorney