



**MIKE CHANEY**  
Commissioner of Insurance  
State Fire Marshal

**MARK HAIRE**  
Deputy Commissioner of Insurance

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## MISSISSIPPI INSURANCE DEPARTMENT

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### STATE OF MISSISSIPPI OFFICE OF THE COMMISSIONER OF INSURANCE

### IN THE MATTER OF SHANTA BOOKER INSURANCE PRODUCER LICENSE # 10124243

#### ADMINISTRATIVE ORDER

**THIS CAUSE** came on for hearing before the Commissioner of Insurance of the State of Mississippi ("Commissioner"), by and through his specially designated appointee ("Hearing Officer"), in the offices of the Commissioner, 10th Floor, Woolfolk State Office Building, 501 North West Street, Jackson, Mississippi on Tuesday, October 16, 2018, at 10:00 a.m., pursuant to the Notice of Hearing and Statement of Charges mailed to Shanta Booker ("Respondent"), Insurance Producer License #10124243. The Commissioner, by and through the designated Hearing Officer, Daniel Bradshaw, Senior Attorney, having heard and considered all of the testimony and evidence produced by the parties herein, makes the following findings:

#### AUTHORITY

The hearing herein was held pursuant to the provisions of Miss. Code Ann. § 83-17-51, et seq. (Rev. 2011 & Supp. 2017), providing for the licensing of insurance producers by the Mississippi Insurance Department ("MID"), and specifically under Miss. Code Ann. § 83-17-71 (Supp. 2017), providing for disciplinary actions against producers.

#### NOTICE AND HEARING

1. A Notice of Hearing and Statement of Charges ("Notice") was sent to the Respondent via certified mail, return receipt requested, on or about August 21, 2018, at the address she provided to MID. (Exhibit S-1)
2. Pursuant to said Notice, a hearing was scheduled for and was held on October 16, 2018, at 10:00 a.m.

3. Respondent was present for the hearing, gave testimony and submitted evidence. Exhibits (R-1 through R-4).

### **FINDINGS OF FACT**

1. Mr. Joshua Copeland held an insurance policy with Coast National Insurance Company and had a December insurance premium in the amount of \$131.93 due by December 14, 2017. (Exhibit S-5).
2. The Respondent, doing business as Infinity Insurance and/or Infinity, withdrew \$121 from Mr. Copeland's bank account on December 13, 2017. (Exhibit S-2)
3. The Respondent did not forward Mr. Copeland's \$121 to Coast National Insurance Company and Coast National Insurance Company did not receive Mr. Copeland's \$121. On December 15, 2017, Coast National Insurance Company sent a Notice of Cancellation for Non-Payment of Premium effective December 27, 2017. (Exhibits S-3 and S-5)
4. The Respondent withdrew an additional \$121 from Mr. Copeland's bank account on December 15, 2017, and another \$121 from Mr. Copeland's bank account on December 16, 2017. (Exhibit S-2)
5. The Respondent did not forward any of Mr. Copeland's drafted monies as insurance premiums to Coast National Insurance Company and Mr. Copeland's insurance policy was cancelled on December 27, 2017. (Exhibits S-3 and S-5)
6. Sufficient testimony and evidence was presented to show that in May 2018 the Respondent returned to Mr. Copeland the monies drafted from his bank account. (Exhibits S-6 and R-3)
7. Ms. Tammy Ryhmes held two insurance policies with Coast National Insurance Company during and between July 2017 and November 2017. (Exhibit S-8)
8. The first policy became effective July 18, 2017, and was cancelled effective August 31, 2017, due to Non-Payment of Premium. The second policy became effective September 21, 2017, and was cancelled effective November 4, 2017 due to Non-Payment of Premium. (Exhibit S-8, S-9 and R-2)
9. The Respondent, doing business as Infinity Insurance and/or Infinity, received \$342 from Ms. Ryhmes's prepaid card on December 6, 2017. (Exhibit S-7)

10. Sufficient testimony and evidence was presented to show that in December 2017 Respondent returned to Ms. Ryhmes the \$342 received from Ms. Ryhmes's prepaid card. (Exhibit R-1)

**CONCLUSIONS OF LAW**

Respondent violated Miss. Code Ann. § 83-17-71(1)(d) (Supp. 2017) by improperly withholding, misappropriating or converting monies or properties received in the course of doing insurance business. Respondent also violated Miss. Code Ann. § 83-17-71(1)(h) (Supp. 2017) by using fraudulent, coercive or dishonest practices or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state. These violations subject the Respondent to the various disciplinary actions set forth in Miss. Code Ann. § 83-17-71 (Supp. 2017).

**ORDER**

**IT IS, THEREFORE, ORDERED** that the Respondent's Insurance Producer License #10124243 be placed on probation for a period of one (1) year beginning at the effective date of this order with the condition that the Respondent not commit any additional violations of the insurance laws of this state.

**IT IS FURTHER ORDERED** that the Respondent is hereby **FINED** One Thousand Dollars (\$1,000.00), which shall be payable to the Mississippi Insurance Department within 30 days from the date of this ORDER.

**SO ORDERED**, this the 17<sup>th</sup> day of December, 2018.

  
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**MIKE CHANEY**  
**COMMISSIONER OF INSURANCE**  
**STATE OF MISSISSIPPI**

Submitted by:

  
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**DANIEL BRADSHAW**  
**SENIOR ATTORNEY AND HEARING OFFICER**