

STATE OF MISSISSIPPI  
OFFICE OF THE COMMISSIONER OF INSURANCE

**COPY**

COMMISSIONER OF INSURANCE

PETITIONER

VS.

CAUSE NO. 08-5765

CHARLES PUGH

RESPONDENT

**ORDER**

**THIS CAUSE** came on for hearing before the Commissioner of Insurance of the State of Mississippi, sitting in a special session in the offices of the Commissioner of Insurance of the State of Mississippi, 10th Floor, Woolfolk State Office Building, 501 North West Street, Jackson, Hinds County, Mississippi on Tuesday, June 4, 2008, at 10:00 a.m. on a complaint filed against Charles Pugh ("Respondent"), to hear evidence concerning said complaint, and the Commissioner, by and through his appointed hearing officer, Aaron Sisk, having heard and considered all of the testimony and evidence produced by all the parties involved, makes the following Findings of Fact and Conclusions of Law, to-wit:

**NOTICE AND HEARING**

**I.**

That on or about May 5, 2008, the Commissioner of Insurance of the State of Mississippi, or his appointee, pursuant to Miss. Code Ann. § 83-39-17 (Supp. 2007), gave the required notice to the Respondent of the Commissioner's intention to hold a hearing for the purpose of reviewing the status of Respondent Charles Pugh's Privilege License to operate as a Professional Bail Agent in the

State of Mississippi.

**II.**

That said Notice of Hearing and Statement of Charges was sent to Respondent by certified mail, return receipt requested, in accordance with Miss. Code Ann. § 83-39-17 (Supp. 2007), at the address the Respondent provided to the Licensing Division of the Mississippi Department of Insurance.

**III.**

That pursuant to said Notice, a hearing was scheduled before the Commissioner of Insurance of the State of Mississippi, for 10:00 a.m., on Wednesday, June 4, 2008.

**IV.**

That Respondent Charles Pugh, after being duly and properly notified of said hearing in accordance with statutory requirements, did appear at said hearing at the stated time in order to testify and submit evidence.

**FINDINGS OF FACT**

**AFTER CONSIDERING** all of the evidence presented, the Commissioner of Insurance makes the following Findings of Fact:

**V.**

The Respondent has caused Orders of Revocation be sent to the Department due to his failure to make full and prompt payment of the bail bonds issued by him. Since the Respondent entered into a Consent Order with the Department on May 31, 2007, wherein he agreed that no more Orders of Revocation would be sent to the Department, he has caused forty (40) Orders of Revocation be sent to the Department.

**CONCLUSIONS OF LAW**

**IN LIGHT OF THE AFOREMENTIONED** Findings of Fact, the Commissioner of Insurance finds that Respondent Charles Pugh has committed the following violations:

**VI.**

That the Respondent Charles Pugh has violated the provisions of Miss. Code Ann. § 83-39-15(1)(d), as he has failed to comply with any proper order of the court in this state, as Respondent has failed to comply with orders of courts of proper jurisdiction, and such failure has resulted in the Department receiving forty (40) Orders of Revocation since Respondent entered into his Consent Order with the Department on May 31, 2007.

**VII.**

That the Respondent has violated the provisions of Miss. Code Ann. § 83-39-7 wherein the Respondent failed to make full and prompt payment of the bail bonds issued by him, resulting in forty (40) Orders of Revocation being received by the Department since Respondent entered into a Consent Order with the Department on May 31, 2007.

**VIII.**

That the Respondent has violated the provisions of Mississippi Department of Insurance Regulation 95-101, in the commission of those acts previously described herein in Paragraphs V. through VII. of this Order.

**ORDER**

**IT IS, THEREFORE, ORDERED** that the charges previously filed herein against the Respondent Charles Pugh, should be and the same are hereby sustained.

**IX.**

As all forfeited bonds at issue have been set aside by the court of proper jurisdiction, the Respondent shall not have his privilege license revoked. However, he shall be on **PROBATION** with the Department for one (1) year of the date of this Order.

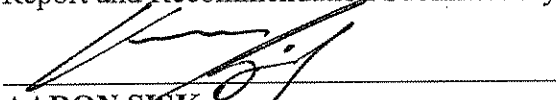
**X.**

As the Respondent has continually caused an excessive number of Orders of Revocation be sent to the Department, even after entering into a Consent Order with the Department wherein he agreed that no more Orders of Revocation would be sent to the Department, the Respondent is hereby fined an administrative penalty of Ten Thousand Dollars (\$10,000.00). Furthermore, should any Order of Forfeiture be received by the Department dated after July 15, 2008, then the Department will immediately initiate procedures to revoke his privilege license to act as a Professional Bail Agent, Personal Surety.

**SO ORDERED**, this the 13th day of June, 2008.

  
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**MIKE CHANEY**  
**COMMISSIONER OF INSURANCE**

Report and Recommendation Submitted By:

  
\_\_\_\_\_  
**AARON SISK**  
**Hearing Officer**