

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

COMMISSIONER OF INSURANCE

PETITIONER

VS.

**ERNEST WINTERS
NON-RESIDENT PRODUCER
LICENSE NO.: 10129034**

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, 10th Floor, Woolfolk Building, 501 North West Street, Jackson, Hinds County, Mississippi, on Tuesday, March 2, 2010 at 9:30 a.m., on a Notice of Hearing and Statement of Charges filed against Ernest Winters ("Respondent"), to hear evidence concerning said Notice of Hearing and Statement of Charges, and the Respondent or a representative of the Respondent failed to appear, therefore, the Commissioner makes the following Findings of Fact and Conclusions of Law, to-wit:

NOTICE AND HEARING

I.

That on or about February 3, 2010 the Commissioner of Insurance of the State of Mississippi, or his appointee, pursuant to *Miss. Code Ann.* § 83-17-71 (Supp. 2009) gave the required notice to the Respondent of the Commissioner's intention to hold a hearing for the purpose of revoking the Respondent's Non-Resident Producer License Number 10129034.

II.

That said Notice of Hearing and Statement of Charges was sent to Respondent by certified mail, return receipt requested at the address 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 9:30 a.m., on Tuesday, March 2, 2010.

IV.

The Notice of Hearing and Statement of Charges was received and signed for by the Respondent on February 8, 2010.

V.

That Respondent, Ernest Winters, after being duly and properly notified of said hearing in accordance with statutory requirements, failed to appear at said hearing at its scheduled time in order to testify and submit evidence. Therefore, evidence was taken without the Respondent.

FINDINGS OF FACT

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

IX.

In January of 2010, the Mississippi Department of Insurance received information concerning the revocation of Respondent's General Life, Accident and Health License in Wisconsin pursuant to Official Order of the Commissioner of Insurance of the State of Wisconsin entered on September 4, 2009.

CONCLUSIONS OF LAW

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

XI.

Respondent has violated the provisions of *Miss. Code Ann. § 83-17-71 (1) (b) (Supp. 2009)* by Respondent's violating any insurance laws, or violating any regulation, subpoena or order of the commissioner or of another state's commissioner.

XII.

Respondent has violated the provisions of *Miss. Code Ann. § 83-17-71 (1) (i) (Supp. 2009)* by Respondent having an insurance producer license, or its equivalent, denied, suspended or revoked in any other state, province, district or territory.

ORDER

IT IS THEREFORE ORDERED, that the charges previously stated herein against the Respondent, Ernest Winters, shall be and by the same are hereby sustained.

IT IS FURTHER ORDERED, that the license granted to the Respondent, Ernest Winters by the Commissioner, under license number 10129034, to act as a Non-Resident Producer be **REVOKED** effective immediately.

SO ORDERED, this the 11th day of March, 2010.


J. MARK HAIRE
DEPUTY COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI