

MISSISSIPPI INSURANCE DEPARTMENT

501 N. WEST STREET, SUITE 1001 WOOLFOLK BUILDING JACKSON, MISSISSIPPI 39201 www.mid.state.ms.us

June 24, 2009

Reggie Kenneth Hunter 302 44th St. Gulfport, MS 39507

MIKE CHANEY

Commissioner of Insurance

State Fire Marshal

CERTIFICATE OF MAILING

RE: Notice of Statement of Charges and Opportunity for Hearing

Dear Reggie Kenneth Hunter:

This is your **official Notice** of the following Statement of Charges against you, **REGGIE KENNETH HUNTER** (hereinafter "**Respondent**"), and of the opportunity for a hearing before the Commissioner of Insurance of the State of Mississippi (hereinafter "Commissioner") or his specially designated appointee relating to the Statement of Charges.

Within ten (10) days of receipt of this Notice, Respondent may make a demand in writing upon the Commissioner for a hearing before the Commissioner, or his specially designated appointee, to determine the reasonableness of the Commissioner's intended action. Such hearing will be held within thirty (30) days of receipt of Respondent's demand by the Department of Insurance (hereinafter "Department"). If Respondent does not timely demand a hearing, the Commissioner will promptly take such action as he deems appropriate relative to the Statement of Charges.

AUTHORITY

Miss. Code Ann. §83-17-71 (Supp. 2008) provides that the Commissioner may place on probation, suspend, revoke or refuse to issue or renew an insurance producer's license, and may also levy a civil penalty in an amount not to exceed One Thousand Dollars (\$1,000.00) per violation, if, after notice to the applicant or licensee and the opportunity for a hearing, the Commissioner finds the applicant or licensee has committed a violation or violations of any one or more of the provisions of Miss. Code Ann. §83-17-71, and in particular the following:

- 1. Miss. Code Ann. §83-17-71(1)(F) (Supp. 2008): Having been convicted of a felony.
- 2. Miss. Code Ann. §83-17-71 (1) (a) (Supp. 2008): Providing incorrect, misleading, incomplete or materially untrue information in the license application.

STATEMENT OF CHARGES

It is specifically charged that Respondent has violated the provisions of Miss. Code Ann. §83-17-71 (1) (f) (Supp. 2008) having been convicted of a felony. On or around December 15, 2008, the Respondent was found guilty for the felony charge of Possession of Controlled Substance and was sentenced. The Respondent's actions are in violation of §83-17-71 (1) (d) (Supp. 2008).

It is specifically charged that Respondent has violated the provisions of Miss. Code Ann. §83-17-71 (1) (a) (Supp. 2008) by providing incorrect, misleading, incomplete or materially untrue information in the license application. Question one on the Life Accident and Health (hereinafter LAH) license application asks: Have you ever been convicted of a crime, had a judgment withheld or deferred, or are you currently charged with committing a crime? In response to this question the Respondent checked no. When the Respondent submitted the LAH application on or around December 15, 2008, he was charged with the crime of Possession of Controlled Substance. Therefore, the Respondent's actions are in violation of Miss. Code Ann. §83-17-71 (1) (a) (Supp. 2008).

PROPOSED ACTION

Please be advised that the Commissioner's proposed action with regard to the foregoing Statement of Charges is to deny the Respondent's Resident Producer- Life, Accident and Health license application; and to impose an administrative fine against Respondent in an amount not to exceed \$1,000.00 per violation. Each of the aforementioned incidents shall be considered a separate violation.

Any hearing requested will be held pursuant to the provisions of Miss. Code Ann. §§ 83-17-71 (Supp. 2008). The testimony at such hearing will be recorded electronically. However, any party, including Respondent, may provide his own means for recording any testimony, including hiring a court reporter at that party's own expense. Respondent has the right to be accompanied and represented by legal counsel at his own expense, to cross-examine any witnesses, to subpoena witnesses to give testimony and evidence on his behalf and to testify in his own behalf.

Point of contact for the Notice is the undersigned.

Sincerely,

MIKE CHANEY

Commissioner of Insurance

By:

Brandon White Staff Attorney

Mississippi Department of Insurance