STATE OF MISSISSIPPI OFFICE OF THE COMMISSIONER OF INSURANCE

IN THE MATTER OF TAMMY TERELL GASTON: ACTION AGAINST NON-RESIDENT PRODUCER LICENCSE No. 10135170

FINDINGS AND ORDER

THIS CAUSE came on for hearing before the Commissioner of Insurance of the State of Mississippi (hereinafter "Commissioner"), by and through his specially designated appointee (hereinafter "Hearing Officer"), in the Office of the Commissioner, 10th Floor, Woolfolk State Office Building, 501 North West Street, Jackson, MS 39205, on Wednesday, June 08, 2011, at 3:00 p.m., pursuant to a Notice of Hearing and Statement of Charges mailed to Tammy Terell Gaston ("Respondent") on April 1, 2011. The Commissioner, by and through the designated Hearing Officer, 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. § 83-17-71, et seq. (Supp. 2010), providing for the licensing of insurance producers by the Mississippi Insurance Department, and specifically under Miss. Code Ann. § 83-17-65 (a) (Supp. 2010) and Miss. Code Ann. § 83-17-71 (Supp. 2010), providing for disciplinary actions against producers.

Notice and Hearing

- 1. On or about April 1, 2011, the Department sent Respondent a Notice of Hearing for May 9, 2011.
- 2. Respondent's attorney requested a continuance on May 5, 2011.
- 3. On May 16, 2011, the Order of Continuance was issued and the hearing was set for June 8, 2011.
- 4. Respondent appeared and testified at said hearing.

Findings of Fact

- 1. Respondent was convicted of a felony for possession of marijuana less than 1 gram with intent in or around August 12, 1998.
- 2. Respondent failed to indicate on three separate insurance producer applications that she had been convicted of a felony.
- 3. Respondent's felony conviction requires her to obtain a waiver from the Commissioner of Insurance to engage in the business of insurance pursuant to 18 U.S.C. 1033.
- 4. Respondent has failed to obtain a 18 U.S.C. 1033 waiver to engage in the business of insurance.

Conclusions of Law

- 1. Respondent's having been convicted of a felony is in violation of Miss. Code Ann. § 83-17-71 (1) (f) (Supp. 2010).
- 2. Respondent's providing incorrect, misleading, incomplete or materially untrue information in the license applications are in violation of Miss. Code Ann. § 83-17-71 (1) (a) (Supp. 2010).
- 3. Said violations subject Respondent to the various disciplinary actions set forth in Miss. Code Ann. § 83-17-71 (Supp. 2010).

<u>Order</u>

IT IS, THEREFORE, ORDERED that the insurance producer license of TAMMY T. GASTON is hereby revoked.

SO ORDERED, this the 25 day of July, 2011.

MIKE CHANEY

COMMISSIONER OF INSURANCE