BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
STATE OF MISSISSIPPI

IN RE: LOUIS HOWARD D/B/A HOWARD HOME ENTERPRISES

ADMINISTRATIVE ORDER

THIS MATTER came on for hearing before the Commissioner of Insurance of the State of Mississippi (hereinafter "Commissioner"), by and through his specially designated appointee, the Hon. Brandon White (hereinafter "Hearing Officer"), in the Office of the Commissioner, 10th Floor, Woolfolk State Office Building, 501 North West Street, Jackson, MS 39205, on Wednesday, July 16, 2014, at 10:00 a.m., for a Review Hearing set by a previous Agreed Administrative Order, and properly continued to the date of this hearing. The purpose of the hearing was to assess the status of compliance with the terms of probation involving the Respondent, **LOUIS HOWARD D/B/A HOWARD HOME ENTERPRISES** ("Respondent"), as set forth in an Agreed Administrative Order dated August 16, 2013. Respondent failed to appear at the review hearing.

FINDINGS OF FACT

After considering all of the evidence and testimony presented, the Commissioner makes the following findings of fact: That the Respondent has failed to comply with the following probation conditions placed upon his license:

a) "That all outstanding fees be paid in full prior to February 14, 2014." The evidence shows that the Respondent has not paid the outstanding fees which were due from him, and that the total due has actually increased and now amounts to the total sum of $2,240.

b) "Respondent shall submit all additional inspection fees to the State Fire Marshal's Office simultaneous with and to accompany all Property Locater forms being submitted." The evidence shows that, since August 16, 2013, the Respondent has not submitted the required fee along with the Property Locater forms.

c) "Affidavit / Correction Statements that are delinquent shall be completed (including the correction of all deficiencies) and turned in to the State Fire Marshal's Office as soon as practical, but no later than February 14, 2014." The evidence shows that the Respondent has submitted some, but not all, of the Affidavit/Correction Statements required from him.

ORDER

IT IS, THEREFORE, ORDERED as follows:

1. The Installer/Transporter License and/or pending renewal application for the Respondent, **LOUIS HOWARD D/B/A HOWARD HOME ENTERPRISES**, being license number 15008866, should be and hereby is **DENIED.**

2. That Respondent is indebted to the Mississippi Insurance Department for delinquent inspection fees, in the total amount of Two Thousand Two Hundred Forty Dollars ($2,240) which is now due and payable.

3. Respondent is directed to cease and refrain from engaging in the transportation or installation of a factory-built home intended to be used for human habitation, until such time in the future as he may obtain a license from the Commissioner of Insurance for the State of Mississippi as required by § 75-49-9 of the Mississippi Code of 1972, as amended.

4. Respondent is directed to remove from display any signs or other advertisements which could mislead a consumer into believing he is still conducting business as an Installer/Transporter of Factory Built Homes.

Should the Respondent wish to appeal the Order of the Commissioner, he should refer to the procedure set forth in Miss. Code Ann. §75-49-13 (Supp. 2013).

SUBMITTED BY:

Brandon White, Hearing Officer

SO ORDERED, this the 24 day of [illegible], 2014.

MIKE CHANEY
COMMISSIONER OF INSURANCE

Prepared by:

Mark Lampton, Esq.
Special Assistant Attorney General