STATE OF MISSISSIPPI OFFICE OF THE COMMISSIONER OF INSURANCE

IN THE MATTER OF LINDA L. JONES:
ACTION AGAINST
BAIL SOLICITING/ENFORCEMENT AGENT License No. 10072504

<u>ORDER</u>

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, August 12, 2009, at 2:30 p.m., pursuant to a Notice of Hearing and Statement of Charges brought against Linda L. Jones ("Respondent") on July 20, 2009. After service and notice, Respondent appeared and gave testimony at the hearing. The Commissioner of Insurance, based on the evidence presented at the hearing, makes the following findings:

STATEMENT OF CHARGES

The Respondent was charged with the following violations of law in the Notice of Hearing and Statement of Charges issued July 20, 2009.

- 1. Miss. Code Ann. §83-39-15 (Supp. 2008) provides that the department may deny, suspend, revoke or refuse to renew, as may be appropriate, the license of any person engaged in the business of professional bail agent, soliciting bail agent, or bail enforcement agent for any of the following reasons:
- 2. Miss. Code Ann. §83-39-15 (Supp. 2008) (1)(d): Willful failure to comply with, or

- willful violation of, any provision of this chapter or of any proper order, rule or regulation of the department or any court of this state.
- 3. Miss. Code Ann. §83-39-25 (Supp. 2008): A professional bail agent or his agent shall charge and collect for his premium, commission, or fee an amount of ten percent (10%) of the amount of bail per bond posted by him, or Fifty Dollars (\$50.00), whichever is greater, except on a bond on a defendant who charged with a capital offense, or on a defendant who resides outside the State of Mississippi, in which case the commission or fee shall be fifteen percent (15%) of the amount of bail, per bond posted by him, or Fifty Dollars (\$50.00), whichever is greater.
- 4. Miss. Code Ann. §83-39-3(6)(Supp. 2008): The commissioner, after a hearing under §83-39-17, may refuse to issue a privilege license for a soliciting bail agent to change from one professional bail agent to another if he owes any premium or debt to the professional bail agent with whom he is currently licensed.
- 5. Miss. Code Ann. §83-39-9 (Supp. 2008): The department upon receipt of the license application, the required fee, and proof of good moral character and, in the case of a professional bail agent, an approved qualification bond in the required amount, shall issue to the applicant a license to do business as a professional bail agent, soliciting bail agent or bail enforcement agent as the case may be.

NOTICE AND HEARING

I.

On or about July 20, 2009, the Commissioner of Insurance, or his designee, pursuant to Miss. Code Ann. § 83-39-17, gave the required notice to the Respondent of the Commissioner's intention to hold a hearing regarding the status of the Respondent's privilege license to act as a bail enforcement or soliciting agent.

II.

Pursuant to said notice, a hearing was scheduled for 2:30 p.m. on Tuesday, August 12, 2009.

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On August 12, 2009, the Respondent appeared for said hearing.

FINDINGS OF FACT

After considering all of the evidence and testimony presented, the Commissioner of Insurance makes the following findings of fact:

IV.

1. The Respondent did fail willfully fail to comply with, or willful violation of, any provision of this chapter or of any proper order, rule or regulation of the department or any court of this state.

V.

2. The Respondent's dealings with Correll Keyes did evidence bad moral character.

The Respondent charged and collected for her premium, commission, or fee an amount more than ten percent (10%) of the amount of bail. The Respondent admitted to issuing a promissory note to Correll Keyes in the amount of three thousand dollars (\$3,000.00) in exchange for her to be available to bond out Mr. Keyes employees.

CONCLUSIONS OF LAW

In light of the aforementioned findings of fact, the Commissioner of Insurance finds that the Respondent has violated the following provisions:

VII.

The Respondent has violated Miss. Code Ann. §83-39-15 (Supp. 2008) (1) (d) by her willful failure to comply with, or willful violation of, any provision of this chapter or of any proper order, rule or regulation of the department or any court of this state.

VIII.

The Respondent has violated Miss. Code Ann. §83-39-9 (Supp. 2008) by displaying bad moral character.

IX.

The Respondent has violated Miss. Code Ann. §83-39-25 (Supp. 2008) by charging more than ten percent (10%) of a bond.

ORDER

IT IS, THEREFORE, ORDERED that Respondent's application for a Temporary Producer- Life, Accident and Health License be approved and the license be issued to the Respondent.

Furthermore, IT IS ORDERED that Respondent's Privilege License No. 10072504 to act as a bail soliciting and enforcement agent be SUSPENDED for 45 days from the date of the hearing. Should the Respondent wish to appeal the Order of the Commissioner, she may follow the procedure set forth in Miss. Code Ann. § 83-39-19.

SO ORDERED, this the 18^{14} day of September, 2009.

MIKE CHANEY

COMMISSIONER OF INSURANCE

Report: Recommendation Submitted By:

Aaron Sisk

Hearing Officer