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December 1, 2017

HAND DELIVERY AND ELECTRONIC MAIL

Chairman John A. Polk
Senate Accountability, Efficiency & Transparency Committee
State Capitol,
Jackson, MS 39201
jpolk@senate.ms.gov

Chairman Jerry R. Turner
House of Representatives Accountability, Efficiency & Transparency Committee
State Capitol, Room 119-A
Jackson, MS 39201
jturner@house.ms.gov

RE: Senate Bill 2664 – Regular Session Of 2016 (Bail Bond Database)

Dear Chairman Polk and Chairman Turner:

Senate Bill No. 2664, which passed during the Regular Session of the Mississippi Legislature, 2016, and which was signed by Governor Bryant on April 20, 2016, directs the Commissioner of Insurance to provide certain information to the Legislature concerning professional bail agents reporting bonds to the bail bond database in this State. More specifically, Section 2 of Senate Bill No. 2664 states as follows:

The Insurance Department shall submit a report to the Senate and House of Representatives Committees on Accountability, Efficiency and Transparency that details the amount of all bonds or undertakings that each bail bondsman has written in this state on which the bail bondsman is absolutely or conditionally liable since the Bail Bond Database was established by the department. The report shall be submitted on or before December 1, 2017. The report shall also include the number of bail bondsmen who have failed to comply with the database reporting requirements, if any, the technical issues that may have

occurred since the database was established and any suggested legislation to ensure each bail bondsman's continued compliance with the database reporting requirements.

In reading Section 2 of S.B. 2664, I have been charged with four primary duties:

1. Provide the amount of all bonds each professional bail agent has written in this state and reported to the bail bond database since October 1, 2016.
2. Determine the number of bail bondsmen who have failed to comply with the database reporting requirements.
3. Disclose the technical issues encountered by the Department since establishment of the database.
4. Suggest legislation the Department may have ensuring bail bondsman's continued compliance with the database reporting requirement.

I and my staff have collected substantial information in an effort to fulfill these duties and are submitting our findings herewith.

Amount of All Bonds Written by Each Professional Bail Agent

In order to comply with the provisions of Miss. Code Ann. §83-39-13 (3), my staff worked diligently to establish a Bail Bond Database for the reporting of all bail bonds written by professional bail agents in this state by October 1, 2016. The Bail Bond Database, Bondsource, was developed within the Mississippi Insurance Department ("MID") by members of my staff with no additional cost to the State. Furthermore, no fee has been charged to bail bondsmen for its use, nor has there been an increase in licensing costs despite the significant resources required to establish and maintain the database. The database is online and can be found at <https://msbondsource.com>.

All bonds written by professional bail agents in this state since October 1, 2016, have been compiled onto an excel spreadsheet attached to this letter (Exhibit "A"). Please note that the total liability a bail agent may have outstanding may be greater than the amount listed herein as this report does not include any bail bonds written prior to October 1, 2016.

Bail Bond Database Summary

- | | |
|------------------------------|------------------|
| • Bonds Reported: | 84,964 |
| • Total Liability: | \$412,331,692.40 |
| ▪ 94 Personal Surety Agents: | \$310,183,392.85 |
| ▪ 83 Limited Surety Agents: | \$102,148,299.55 |

- **Personal Surety (“PERS”)** 94 Agents
 - **Avg. Liability:** \$3,301,400.99¹
 - **Security** \$30,000 Qualification Bond posted with MID²
 - **Total Liability:** \$310,183,392.85
 - **Total Security:** \$2,820,000 Qualification Bonds³
- **Limited Surety (“LIMS”)** 83 Agents
 - **Avg. Liability** \$1,230,702.40
 - **Security** Risk Based Capital Requirements
 - **Total Liability** \$102,148,299.55

Number of Bondsmen Who Failed to Comply with Reporting Requirement

Currently, 91% of all professional bail agents are in compliance with the database reporting requirement.

- Professional Bail Agents - Personal Sureties (“PERS”) have (98%) or 94 of 98 licensed agents in compliance with the reporting requirement
- Professional Bail Agents - Limited Sureties (“LIMS”) have (86.5%) or 83 of 96 licensed agents in compliance.

Technical Issues Since Establishment of Database

- **Orphaned Agents**
Bondsource only allows active agents to report a bond transaction. If a soliciting bail agent license becomes inactive and they are not associated with a company, their information does not show in the Bondsource Registry. This information is important as a soliciting bail agent has writing authority and may write bail bonds under the posted security of the professional bail bond agent for whom they work.
- **Amount Collected Field**
Agents entering information are not verifying their information prior to submitting. We are finding many cases where the amount collected has too many zeros causing balances to be off.

1 This amount includes bail bonds written by soliciting bail agents; soliciting bail agents have writing authority to write bonds under the name and qualification bond of their personal surety. Some personal sureties have as few as one soliciting bail agent; others have as many as fifty (50) soliciting bail agents who write bail bonds under the personal surety’s \$30,000.00 qualification bond.

2 This amount is required to be posted by each personal surety pursuant to Miss. Code Ann. § 83-39-7(1)(a).

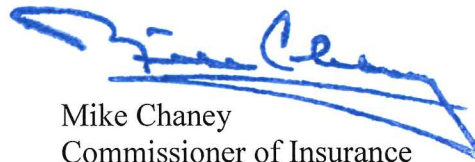
3 This amount is total amount of qualification bonds posted with MID for all personal sureties writing in this State, and would also be the securities for any bonds written by a soliciting bail agent working for a personal surety.

Suggested Legislation

The information gathered by the Database and Registry has provided useful information to the MID and has greatly assisted this office in the regulation of this industry. At this time we believe that it is in the interest of this State for the Database and Registry to continue to collect this vital information. Therefore, MID would suggest that legislation be passed that would remove the language found in Miss. Code Ann. §§ 83-39-3, 83-39-7, and 83-39-13 repealing these cited statutes.

My staff and I will continue our efforts to honorably regulate the bail bond industry in this state. I trust the attached information will be helpful as you continue your legislative mission to ensure that all who are involved in the bail industry in Mississippi operate in a transparent manner.

Sincerely,



Mike Chaney
Commissioner of Insurance

Attachment

EXHIBIT "A"

TOTAL BONDS WRITTEN BY PROFESSIONAL BAIL AGENTS SINCE OCTOBER 1, 2016

Date: December 1, 2017

PERSONAL SURETY AGENTS - 94 TOTAL

company	lastName	Firstname	Lictype	ALL Bonds Written
9003274	ALRED	LINDA	PRBLPS	9,599,394.00
9004093	BAILEY	LARRY	PRBLPS	4,645,294.96
406984	BLEVINS	NATHANIEL	PRBLPS	494,885.00
103613	BOWEN	MARGARET	PRBLPS	610,230.00
10004577	BOYD	LISA	PRBLPS	4,029,075.50
9703218	BOZEMAN	LISA	PRBLPS	1,986,804.75
8105094	BROUGHTON	EDWARD	PRBLPS	19,500.00
9201415	CAMPBOR	ANDREW	PRBLPS	4,263,188.25
303621	CARPENTER-LEVIN	DIANNE	PRBLPS	8,656,069.65
9201356	CARSON	ROSE	PRBLPS	1,343,770.45
10229148	CHANDLER	WANDA	PRBLPS	7,776,297.78
10056733	CHAPMAN	PAMELA	PRBLPS	286,045.00
10017939	CHUNN	ROBYN	PRBLPS	2,755,096.50
8905930	CHUNN	GARY	PRBLPS	3,893,993.00
8405097	COLSTON	ALFREDIA	PRBLPS	1,137,910.00
9204177	CORBETT	RICHARD	PRBLPS	34,728,316.08
9202816	CRAWFORD	JOE	PRBLPS	832,142.99
10125545	CULBERSON	PEGGY	PRBLPS	6,910,297.50
405350	CURTIS	GRANT	PRBLPS	1,893,559.49
10092102	DAVIS	FAITH	PRBLPS	483,122.00
9101184	DAVIS	MARY	PRBLPS	402,842.50
9304873	DAVIS	LARRY	PRBLPS	2,425,434.78
201815	DELAUGHTER	CHASITY	PRBLPS	1,826,960.00
10122044	DILWORTH	CHRISTOPHER	PRBLPS	873,341.00
203423	DOWDLE	WAYNE	PRBLPS	4,288,781.69
200060	EDWARDS	LARRY	PRBLPS	9,889,515.93
10040200	ESTRELLA	CARLOS	PRBLPS	4,337,063.74
8702012	ETHRIDGE	SUSAN	PRBLPS	1,307,027.35
9505161	FORSYTHE	JOHN	PRBLPS	139,328.50
10001950	GIBSON	MICKEY	PRBLPS	49,060.00
9702963	GILMER	CINDY	PRBLPS	28,373.00
8803911	GREER	BEULAH	PRBLPS	584,088.47
7800467	HALCOMB	ROY	PRBLPS	58,101.00
9707867	HALL	KELVIN	PRBLPS	85,819.00
110731	HARRISON	SUSAN	PRBLPS	3,152,270.25
9300365	HENDERSON	JAMIE	PRBLPS	2,376,309.17
8107036	HENLEY	KENNETH	PRBLPS	6,413,623.47
9603460	HICKS	MARCUS	PRBLPS	1,677,887.50
9201403	HILL	ROBERT	PRBLPS	3,714,920.93
10002756	HITT	ROBERT	PRBLPS	794,788.00
8602924	HODGE	JAMES	PRBLPS	691,914.25
9000243	HOLMES	BERYL	PRBLPS	1,600,774.98
9404635	JACKSON	CHARLEY	PRBLPS	2,870,371.00
309913	JOHNSON	DAWSON	PRBLPS	1,348,588.25
10176234	JONES	ANGILEE	PRBLPS	3,436,636.61
10169003	KING	KEIVA	PRBLPS	163,600.00
9702467	KING	JEWEL	PRBLPS	728,800.00
8702546	KNIGHT	JAMES	PRBLPS	869,004.25
6731	LANE	JAMEL	PRBLPS	983,146.50
9809072	LARRY	JUANITA	PRBLPS	1,275,175.75
9200795	LAWSON	MELVIN	PRBLPS	2,328,343.00
9000358	LEE	ELIZABETH	PRBLPS	1,147,440.00
9202821	LEE	JAMES	PRBLPS	1,894,885.00
9909695	LEGGETT	ALISA	PRBLPS	597,817.50
8804694	LEIGH	CHESTER	PRBLPS	2,623,742.20
10151641	LENARD	JENNIFER	PRBLPS	7,784,673.16
9802879	MAGEE	EZRA	PRBLPS	2,593,465.00
10095016	MARBURY	RICHARD	PRBLPS	812,634.25
8802255	MARS	MONA	PRBLPS	3,848,986.00
10192933	MARTIN	TAMICKA	PRBLPS	775,250.00
8901704	MCDUFFIE	EVELYN	PRBLPS	5,412,694.06

7857	MIKLE	WILBERT	PRBLPS	803,973.74
9100521	MITCHELL	CATHY	PRBLPS	849,643.00
8001738	MONTGOMERY	KENNETH	PRBLPS	3,013,054.75
10200283	NAVAS-SILVA	ALEJANDRO	PRBLPS	381,954.68
9903968	NEWELL	HAROLD	PRBLPS	9,538,088.50
306285	NEWSON	JOHN	PRBLPS	90,718.00
7713376	NEWSON	JOHN	PRBLPS	179,487.25
8405310	NEWSON	EARLINE	PRBLPS	1,102,491.00
7713414	NORRIS	MCAUTHOR	PRBLPS	1,498,644.75
9300089	PEARSON	JACKIE	PRBLPS	715,498.00
201769	PEYTON	ALVIN	PRBLPS	146,950.00
9201154	PUGH	DONALD	PRBLPS	27,064,528.48
8904802	RAWLS	DEWAYNE	PRBLPS	427,108.00
10212617	ROBINSON	ROLAND	PRBLPS	5,243,575.12
404740	RUPERT	JOSHUA	PRBLPS	10,500.00
9701711	SIDES	CLETA	PRBLPS	1,458,687.80
10011050	SPEARS	MARY	PRBLPS	3,988,169.11
205062	SPIERS	KEVEN	PRBLPS	7,077,175.00
10221656	SULLIVAN	ROSEMARY	PRBLPS	1,637,605.25
10071168	SUMMERVILLE	CRAIG	PRBLPS	50,289.00
9000505	SUMMERVILLE	SUSIE	PRBLPS	3,630,220.50
106892	TAYLOR	OMEGA	PRBLPS	7,834,597.93
9402795	THOMAS	DONALD	PRBLPS	1,246,266.25
9911424	UHLE	SANDRA	PRBLPS	1,067,514.00
10157059	VARNADO	JAMIE	PRBLPS	3,085,300.00
9304443	WALKER	ANGELIA	PRBLPS	10,498,712.70
10151271	WALLACE	JONA	PRBLPS	3,449,596.58
9704574	WHITE	ANDERSON	PRBLPS	1,849,094.88
108366	WHITLEY	TAMMIE	PRBLPS	5,846,002.95
9801061	WHITT	CAROLYN	PRBLPS	3,104,067.00
9202618	WILLIAMS	CHRISTOPHER	PRBLPS	5,303,527.83
9908476	WILLIAMS	JOSHUA	PRBLPS	12,568,974.86
9605995	WRIGHT	MARY	PRBLPS	862,905.00
				310,183,392.85

EXHIBIT "A" CONTINUED
TOTAL BONDS WRITTEN BY PROFESSIONAL BAIL AGENTS SINCE OCTOBER 1, 2016

Date: December 1, 2017
LIMITED SURETY AGENTS - 83 TOTAL

company	lastName	Firstname	LicType	All Bonds Written
9904757	ALI	SHAHEED	PRBLLS	\$103,564.00
9707631	AMOS	CORNELIUS	PRBLLS	\$1,632,286.54
10002793	BAYER	ANDREW	PRBLLS	\$73,607.00
10006333	BLAIZE	EDWARD	PRBLLS	\$163,258.19
103536	BROWN	CHARLIE	PRBLLS	\$2,045.00
9705414	BROWN	BRENDA	PRBLLS	\$640,234.00
10083029	CHAMBERS	GREGORY	PRBLLS	\$176,591.25
10090170	CHANDLER	LEISA	PRBLLS	\$1,012,782.25
8600389	CHUNN	KEVIN	PRBLLS	\$4,300.00
8802973	CHUNN	RICHARD	PRBLLS	\$1,807,030.25
7804726	CLARK	MARIE	PRBLLS	\$8,177.25
10089472	CLEMENTS	CHRISTOPHER	PRBLLS	\$227,250.00
208667	COE	KENDRICK	PRBLLS	\$77,500.00
105463	COTTEN	JOY	PRBLLS	\$531,068.00
9606258	CRY	FRIZELL	PRBLLS	\$232,500.00
10011541	DAVIS	SYLVESTER	PRBLLS	\$192,205.10
7702927	ESCO	FRED	PRBLLS	\$5,352,607.18
10027737	FAIRLEY	KARLOS	PRBLLS	\$567,226.50
9702004	FAIRLEY	CHARLES	PRBLLS	\$833,775.20
504880	FIELDS	MELVIN	PRBLLS	\$848,004.25
10222192	FOSTER	MILTON	PRBLLS	\$9,500.00
9203382	GARDNER	JAMES	PRBLLS	\$6,985,478.82
8803201	GOOLSBY	BOBBY	PRBLLS	\$1,992,796.80
9102316	GOOLSBY	CAROL	PRBLLS	\$53,223.75
300557	GOSS	FORSTYHIA	PRBLLS	\$965,321.00
314123	HALL	JOHN	PRBLLS	\$502,148.00
8904746	HARRIS	JOHN	PRBLLS	\$369,771.00
10128650	HARVEY	KRISTIN	PRBLLS	\$1,615,507.00
200053	HAWKINS	ADRIAN	PRBLLS	\$107,696.75
9200793	HAWKINS	JOHNNY	PRBLLS	\$2,169,985.00
10011553	HOLIFIELD	SALLIE	PRBLLS	\$370,013.00
9501946	HOLMES	CHARLES	PRBLLS	\$8,831,945.91
410546	HUNT	CYNTHIA	PRBLLS	\$4,071,522.20
10146473	JEFFRIES	ANTHONY	PRBLLS	\$1,204,507.50
8904579	JONES	ELDRIDGE	PRBLLS	\$5,500.00
9403861	JONES	SHEVA	PRBLLS	\$142,858.50
10079904	KESSEE	PATRICK	PRBLLS	\$505,848.50
10541	KING	ARCHIE	PRBLLS	\$110,000.00
8500196	LANDFAIR	DELORIS	PRBLLS	\$271,914.00
9704914	LEE	MICHAEL	PRBLLS	\$348,043.00
10185491	LODREE	SHAFERQAH	PRBLLS	\$2,695,466.46
308871	LYLES	MICHAEL	PRBLLS	\$941.00
9804164	MARTIN	EDWARD	PRBLLS	\$2,880,698.00
305911	MCCLOUD	NEIADRA	PRBLLS	\$29,095.00
9000274	MCCLOUD	BARBARA	PRBLLS	\$1,258,546.75
9303770	MCKEE	MARTY	PRBLLS	\$1,019,584.83
9200775	MORRISON	MICHAEL	PRBLLS	\$1,245,870.00
7900482	NEWMAN	RUSSELL	PRBLLS	\$5,273,212.77
8200751	NEWMAN	BETTY	PRBLLS	\$9,000.00
10108089	OATES	THOMAS	PRBLLS	\$242,957.50
8300346	OVERBY	MODENA	PRBLLS	\$446,685.00
10121631	POWE	JOHN	PRBLLS	\$1,090,500.00
9303543	RAMSEY	ALISHA	PRBLLS	\$1,159,841.48
10151124	RAYBURN	KENNETH	PRBLLS	\$390,600.00
10178164	ROBINSON	JARVIS	PRBLLS	\$51,000.00
313911	ROLLINS	KOCHINSKY	PRBLLS	\$77,800.00
8901392	SANDIFER	GEORGE	PRBLLS	\$1,239,480.86
10252302	SMITH	CHARLES	PRBLLS	\$810,958.00
8802805	SMITH	SARAH	PRBLLS	\$577,781.25
8903006	SMITH	WANDA	PRBLLS	\$48,641.25
10168020	STROUP	DEBORA	PRBLLS	\$656,259.76
410349	TAYLOR	WILLIAM	PRBLLS	\$316,731.50
1988	THIGPEN	ROBERT	PRBLLS	\$2,754,713.71
9400505	THOMAS	ALVIN	PRBLLS	\$1,097,711.25
9403816	THOMAS	ALVIN	PRBLLS	\$11,830,740.75
204174	THOMPSON	EMELDA	PRBLLS	\$1,670,373.51
9503392	THOMPSON	DWAYNE	PRBLLS	\$1,382,919.75
10137449	THORNE	JOSEPH	PRBLLS	\$78,906.25
9503904	THORNTON	SHERRI	PRBLLS	\$1,011,919.49

411879	TONEY	CHAD	PRBLLS	\$94,439.25
10002473	TURNIPSEED	CLEVELAND	PRBLLS	\$114,552.25
200796	WAGES	JOSEPH	PRBLLS	\$2,570,099.00
307240	WALKER	MIKE	PRBLLS	\$17,500.00
10182081	WALLEY	DONALD	PRBLLS	\$1,573,598.00
214103	WARFIELD	KEITH	PRBLLS	\$2,803,268.00
305907	WARREN	RICHARD	PRBLLS	\$41,601.71
212009	WEATHERFORD	ROBERT	PRBLLS	\$25,000.00
10210857	WHITE	EBONE	PRBLLS	\$717,950.00
9703809	WHITE	BETINA	PRBLLS	\$8,826.25
312074	WILLIAMS	SHARON	PRBLLS	\$4,710,036.58
10026818	WILSON	ELEANOR	PRBLLS	\$1,852,482.75
10080630	WINDOM	KATHERINE	PRBLLS	\$10,500.00
9809440	YOUNG	JOHNNY	PRBLLS	\$1,139,916.95
				\$102,148,299.55