

**STATE OF MISSISSIPPI
OFFICE OF THE COMMISSIONER OF INSURANCE**

**IN RE: EARL L. CRAIN
INSURANCE PRODUCER LICENSE NUMBER: #8900268**

FINDINGS OF FACT AND ORDER OF REVOCATION

THIS CAUSE is before the Commissioner of Insurance of the State of Mississippi (hereinafter “Commissioner”), and was set for hearing on **Wednesday, January 15, 2020** at **10:00 a.m.**, at the Mississippi Insurance Department, Suite 1001 (10th Floor), Woolfolk State Office Building, 501 North West Street, Jackson, Mississippi, 39205. This matter was set for hearing pursuant to a Notice of Hearing and Statement of Charges mailed to Earl L. Crain. The Commissioner, having considered all of the evidence, makes the following findings:

AUTHORITY

The hearing was held pursuant to the provisions of *Mississippi Code Annotated*, § 83-17-51, *et seq.* (Supp. 2017) providing for the licensing of insurance producers by the Mississippi Insurance Department (“MID”), and specifically under *Mississippi Code Annotated*, § 83-17-71 (Supp. 2017), providing for disciplinary actions against insurance producers.

NOTICE AND HEARING

1. A Notice of Hearing and Statement of Charges (“Notice Letter”) was sent to Mr. Crain by certified mail and First Class, United States Mail at the physical address he provided to the Mississippi Insurance Department. This Notice Letter also was sent to Mr. Crain via email to earlcrain55@yahoo.com.
2. The Notice of Hearing and Statement of Charges was left at Mr. Crain’s home. In addition, Mr. Crain was also emailed the Notice Letter. Thus, Mr. Crain was provided proper notice.

3. Pursuant to said Notice Letter, a hearing was scheduled for **Wednesday, January 15, 2020, at 10:00 a.m.**
4. Mr. Crain failed to appear at this hearing despite requesting that a hearing be scheduled.

FINDINGS OF FACT

1. By letter dated February 4, 2019, the Mississippi Department of Human Services, Child Support Enforcement Division, notified the Mississippi Insurance Department that Mr. Crain was delinquent in his child support payments.
2. By email dated September 19, 2019, Mr. John Hornback, Director of the Investigations Division of the Mississippi Department of Insurance was advised by the Department of Human Services, Child Support Enforcement Division, that Mr. Crain was delinquent in his child support payments.
3. By letter dated October 17, 2019, the Mississippi Insurance Department requested that Mr. Crain provide up to date information and/or documentation indicating that he was currently paying his child support obligation. In response to the aforesaid letter, Mr. Crain requested that this matter be set for hearing.
4. In addition, Mr. Crain answered “NO” on his license application in response to the question “Do you have a child support obligation in arrearage, which has not been previously reported to this insurance department.”


CONCLUSIONS OF LAW

1. Mr. Crain is in violation of the following provision of *Mississippi Code Annotated*, § 83-17-71(1) (Supp. 2017):
 - (a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;
 - (m) Failing to comply with an administrative or court order imposing a child support obligation.
2. These violations subject Mr. Crain to the various disciplinary actions set forth in *Mississippi Code Annotated*, § 83-17-71 (Supp. 2017); specifically, the Commissioner may revoke his insurance producer license.

ORDER

IT IS, THEREFORE, ORDERED AS FOLLOWS: That the insurance producer license of Earl L. Crain is hereby revoked.

SO ORDERED, this the 27th day of January, 2020.



MIKE CHANEY
COMMISSIONER OF INSURANCE

PRESENTED BY:



Christina Kelsey
Senior Attorney