

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

**IN THE MATTER OF ELISA MISHELLE ODOM:
ACTION AGAINST PRODUCER
LICENSE No. 10092063**

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 Tuesday, January 12, 2010, at 9:30 a.m., pursuant to a Notice of Hearing and Statement of Charges mailed to Ms. Odom (hereinafter "Respondent") on November 23, 2009. 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. § 83-17-51, *et seq.* (Supp. 2008), providing for the licensing of insurance producers by the Mississippi Insurance Department, and specifically under Miss. Code Ann. § 83-17-71 (Supp. 2008), providing for disciplinary actions against producers.

Notice and Hearing

1. On or about November 23, 2009, the Commissioner, gave notice to Ms. Odom of the Statement of Charges, and Proposed Action.
2. Pursuant to said notice, a hearing was scheduled for 9:30 a.m. on Tuesday, January 12, 2010.
3. Ms. Odom failed to appear at said hearing.

Findings of Fact

Respondent did use fraudulent, coercive, or dishonest practices in the conduct of business in this state by fraudulently submitting 99 policies with false information to Colonial Life Insurance Company resulting in her being paid over \$45,000.00 in commissions from said policies.


Conclusions of Law

1. Respondent's submitting fictitious applications to Colonial Life in order to collect commission payments constitute a violation of Miss. Code Ann. § 83-17-71(1)(h) (Supp. 2008) by using fraudulent, coercive or dishonest practices or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere.
2. Said violations subject Respondent to the various disciplinary actions set forth in Miss. Code Ann. § 83-17-71 (Supp. 2008).

Order

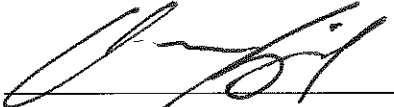
IT IS, THEREFORE, ORDERED that Respondent's Privilege License No. 10092063 is hereby revoked and that she be fined NINETY-NINE THOUSAND DOLLARS (\$99,000.00). Should the Respondent wish to appeal the Order of the Commissioner, he may follow the procedure set forth in Miss. Code Ann. § 83-17-71.

SO ORDERED, this the 26th day of January 2010.



MIKE CHANEY
COMMISSIONER OF INSURANCE

Report: Recommendation Submitted By:



Aaron Sisk
Hearing Officer