

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

**COMMISSIONER OF INSURANCE
PETITIONER**

VS.

LICENSE NO. 10060634

**JEFFERY JAMES MACDONALD
RESPONDENT**

ORDER

THIS CAUSE came on for hearing before the Commissioner of Insurance of the State of Mississippi, sitting in a special session in the offices of the Commissioner of Insurance of the State of Mississippi, 10th Floor, Woolfolk State Office Building, 501 North West Street, Jackson, Hinds County, Mississippi on Tuesday, March 2, 2010, at 11:30 a.m. on the Notice of Hearing and Statement of Charges filed against Jeffery James MacDonald ("Respondent"), to hear evidence concerning said complaint. The Respondent was given notice of said hearing, but the Respondent, or a representative of Respondent, failed to appear and give testimony. Therefore, based upon the evidence, the Commissioner makes the following Findings of Fact and Conclusions of Law, to-wit:

STATEMENT OF CHARGES

The Respondent was charged with the following violations of law in the Notice of Hearing and Statement of Charges issued February 5, 2010:

- Miss. Code Ann. Section 83-17-71(1)(a) that such insurance producer has provided incorrect, misleading, incomplete or materially untrue information in the license application.
- Miss. Code Ann. Section 83-17-71(1)(b) that such insurance producer has violated any insurance laws, or violated any regulation, subpoena or order of the commissioner.
- Miss. Code Ann. Section 83-17-71(1)(c) that such insurance producer has obtained or attempted to obtain a license through misrepresentation or fraud.
- Miss. Code Ann. Section 83-17-71(4) provides that the Commissioner of Insurance may in addition to, or in lieu of, the remedies provided in this section, after a hearing, impose an administrative fine of not more than One Thousand Dollars (\$1,000.00) per violation.

NOTICE AND HEARING

I.

That on or about February 5, 2010, the Commissioner of Insurance of the State of Mississippi, or his appointee, pursuant to Miss. Code Ann. § 83-17-71 gave the required notice to the Respondent of the Commissioner's intention to hold a hearing for the purpose of reviewing the status of Respondent's Privilege License to operate as an Insurance Producer in the State of Mississippi.

III.

That said Notice of Hearing and Statement of Charges was sent to Respondent by certified mail, return receipt requested, in accordance with Miss. Code Ann. § 83-17-71 (Supp. 2009), at the address Respondent provided to the Licensing Division of the Mississippi

Department of Insurance.

IV.

That pursuant to said Notice, a hearing was scheduled before the Commissioner of Insurance of the State of Mississippi, for 11:30 a.m., on Tuesday, March 2, 2010.

V.

That Respondent, Jeffery James MacDonald, failed to appear and give testimony.

FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, the Commissioner of Insurance makes the following Findings of Fact:

VI.

The Respondent did on December 1, 2009, submit a renewal application for his non-resident insurance producer license. In this license application, the Respondent responded "no" to the question "[since] the last renewal...in this state, have you...ever been involved in an administrative proceeding regarding any professional or occupational license?" Respondent responded, "No," to said question. In actuality, the Respondent had entered into a Consent Order with the Maryland insurance Commissioner on November 1, 2009, concerning Respondent's violations of Maryland laws.

CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner of Insurance finds that Respondent, Jeffery James MacDonald, has committed the following violations:

VII.

The Respondent violated the provisions of Miss. Code Ann. §83-17-71(1)(a) (Supp. 2009), by providing incorrect, misleading, incomplete or materially untrue information in the license application, as more particularly described herein in Paragraph VI of this Order.

VIII.

The Respondent violated the provisions of Miss. Code Ann. § 83-17-71(1)(b) (Supp. 2009), by violating any insurance laws, or any regulation, subpoena or order of the commissioner, or of the commissioner of any other state, in the commission of the acts that have been more particularly described herein in Paragraph VI of this Order.

IX.

The Respondent violated the provisions of Miss. Code Ann. § 83-17-71(1)(c) (Supp. 2009), by attempting to obtain a license through misrepresentation or fraud, in the commission of acts that have been more particularly described herein in Paragraph VI of this Order.

ORDER

IT IS, THEREFORE, ORDERED that the charges previously filed herein against the Respondent, Jeffery James MacDonald, should be and the same are hereby sustained.

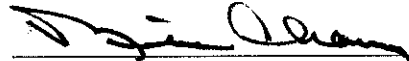
IT IS ORDERED, the license renewal application of Respondent, Jeffery James MacDonald, to act as an insurance producer in the State of Mississippi is hereby **DENIED**.

IT IS FURTHER ORDERED that an administrative fine shall be levied against the Respondent in the amount of Five Hundred Dollars (\$500.00).

Should the Respondent wish to appeal the Order of the Commissioner, he may follow the

procedure set forth in Miss. Code Ann. § 83-17-83 (Supp. 2009).

SO ORDERED, this the 31 day of March, 2010.



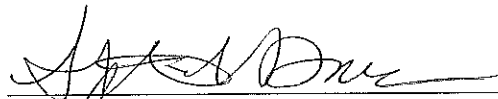
MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

Certificate of Service

I hereby certify that a true and exact copy of the foregoing Order, has been mailed, via U.S. Mail, first class postage prepaid, to the most recent address provided to the Mississippi Insurance Department by Jeffery James MacDonald to:

Jeffery James MacDonald
17 Godfrey Lane
Ferguson, MO 63135

This the 2nd day of April, 2010.



Stephanie L. Ganucheau
Special Assistant Attorney General
Mississippi Insurance Department