



MISSISSIPPI INSURANCE DEPARTMENT

501 N. WEST STREET, SUITE 1001
WOOLFOLK BUILDING
JACKSON, MISSISSIPPI 39201
www.mid.ms.gov

July 21, 2015

MIKE CHANEY
Commissioner of Insurance
State Fire Marshal

MARK HAIRE
Deputy Commissioner of Insurance

RICKY DAVIS
State Chief Deputy Fire Marshal

MAILING ADDRESS
Post Office Box 79
Jackson, Mississippi 39205-0079
TELEPHONE: (601) 359-3669
FAX: (601) 359-2474

Erriek D. Genous
142 Chesapeake Ave.
Brandon, MS 39047

CERTIFIED MAIL
RETURN RECEIPT REQUESTED
No: 51 7199 9991 7031 3204 9427

RE: Denial of Legal Agent License Application

Mr. Genous,

Please be advised that the Mississippi Insurance Department (Department) has carefully reviewed and considered your application for an Legal Agent License in the State of Mississippi. This letter is to inform you that your application has been **DENIED** and that you have a right to a formal hearing to determine the reasonableness of the Department's action.

On your application for a Legal Agent License the question regarding criminal history was answered NO when it appears that it should have been answered YES. This Department has documentation regarding your Assault Conviction in 2003 (Washington Department of Corrections). On February 23, 2015, you informed the Department that documentation would be provided to show this conviction had been expunged. However, by the deadline of April 30, 2015, that documentation was not provided.

AUTHORITY

Miss. Code Ann. § 83-49-9 (Rev. 2011) provides that the Commissioner may refuse to issue or renew an Legal Agent License for any one or more of the following causes (in pertinent part):

Miss. Code Ann. § 83-49-11 (b) obtaining or attempting to obtain a license through misrepresentation or fraud;

STATEMENT OF FACTS

On October 24, 2014, the Department received your Resident, Legal Agent or Representative of Sponsor of Prepaid Legal Plans License Application. (Exhibit A). Question 1, was answered incorrectly, thereby providing materially untrue information on a license application in an attempt to obtain a license, in violation of Miss. Code Ann. § 83-49-11 (b) (Rev. 2011) as stated in the above paragraph.

YOUR RIGHT TO A HEARING

Miss. Code Ann. § 83-49-9 (Rev. 2011) provides if the action by the Commissioner is to deny an application for a licensee, the Commissioner shall notify the applicant and advise, in writing, the applicant of the reason for the denial of the applicant's license. The applicant may make written demand upon the Commissioner within twenty (20) days of the mailing for a hearing before the Commissioner to determine the reasonableness of the Commissioner's action.

On receipt of your written demand for a formal hearing, it will be scheduled and held within 30 days.

This letter is your notice as to reason why the Commissioner has chosen to nonrenew your insurance producer license.

Sincerely,

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

By:



John W. Eads
Special Assistant Attorney General
Mississippi Insurance Department