

MIKE CHANEY

Commissioner of insurance

State Fire Marshal

MARK HAIRE
Deputy Commissioner of Insurance

RICKY DAVIS State Chief Deputy Fire Marshal

## MISSISSIPPI INSURANCE DEPARTMENT

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

MAILING ADDRESS Post Office Box 79 Jackson, Mississippi 39205-0079 TELEPHONE: (601) 359-3569 FAX: (601) 359-2474

## BEFORE THE COMMISSIONER OF INSURANCE OF THE STATE OF MISSISSIPPI

MISSISSIPPI INSURANCE DEPARTMENT

PETITIONER

VS.

**CAUSE NUMBER: 16-7021** 

LADONNA CARLISLE LIGHTSEY and the CARLISLE AGENCY, LLC

RESPONDENTS

## CEASE AND DESIST ORDER

WHEREAS, the Mississippi Insurance Department ("MID") has received evidence that indicates LaDonna Carlisle Lightsey, (hereinafter "Respondent") has violated the Mississippi Insurance Code while acting as a nonresident insurance producer in this state and also as the owner/operator of the Carlisle Agency, LLC.

WHEREAS, the MID has received complaints and significant documented evidence from insureds, insurance companies, and premium finance companies that Respondent developed and pursued a scheme whereby premiums received from insureds and/or premium finance companies were not forwarded to the respective insurance companies, but were instead misappropriated or converted by Respondent for her personal use in violation of Miss. Code Ann. § 83-17-71(1)(d).

THEREFORE, IT IS HEREBY ORDERED that pursuant to the authority granted to the Commissioner of Insurance to enjoin any licensed person, company, corporation or association who has engaged in improper or unauthorized activity, LaDonna Carlisle Lightsey is hereby ordered to Cease and Desist conducting the business of insurance in this State pending a final determination by the Commissioner. Furthermore, the business of insurance may not be conducted in this State by the Carlisle Agency, LLC pending a final determination by the Commissioner.

FURTHERMORE, pursuant to this Cease and Desist Order, the Respondent and/or the Carlisle Agency, LLC may not collect or receive premiums; may not write any new business; may not sell, solicit or negotiate the business of insurance; may not conduct or accept insurance business from an individual who is not licensed; and may not service any current existing business. Should the Respondent be aggrieved by this Order of the Commissioner, she may request a hearing for reconsideration within twenty (20) days of the date of this Cease and Desist Order. Please be advised that should Respondent fail or refuse to comply with this Cease and Desist Order, Mississippi law provides that such violation shall be a misdemeanor and, upon conviction, shall be punishable by a fine of not more than Five Thousand Dollars (\$5,000.00) per violation.

**SO ORDERED AND ISSUED** this the 30<sup>th</sup> day of August, 2016.

MIKE CHANEY COMMISSIONER OF INSURANCE

BY:

MARK HAIRE

Deputy Commissioner of Insurance Mississippi Department of Insurance