



MISSISSIPPI INSURANCE DEPARTMENT

COPY

MIKE CHANEY
Commissioner of Insurance
State Fire Marshal

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MARK HAIRE
Deputy Commissioner of Insurance

August 16, 2010

CERTIFIED MAIL RETURN RECEIPT
#7009 0080 0001 1816 8797

Ms. Tonya Knight
90 Mosley Lane
Vaughn, MS 39179

RE: Denial of License Application

Dear Ms. Knight: (Hereinafter referred to as "Respondent")

This letter is to inform you that your resident insurance producer license application filed with the Mississippi Department of Insurance ("Department") on June 25, 2010, attached hereto as Exhibit "A", has been **DENIED** for the following violations:

- Miss. Code Ann. § 83-17-71(1)(b) in that the Respondent has allegedly violated the insurance laws, or any regulation, subpoena, or order of the commissioner or of another state's commissioner, as more specifically described below;
- Miss. Code Ann. § 83-17-71(1)(d) in that the Respondent allegedly improperly withheld, misappropriated or converted monies received in the course of doing insurance business, as more specifically described below; and,
- Miss. Code Ann. § 83-17-71(1)(h) in that the Respondent allegedly used fraudulent, coercive or dishonest practices in the course of doing insurance business, as more specifically described below; and,

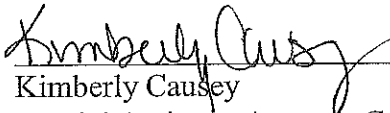
It is alleged that Respondent did collect \$5071.78 in premiums from policyholders, yet failed to remit those premiums to Union National Life Insurance Company. After applying her cash bond to the amount, Respondent still owes \$4541.04 to the company in premium deficiencies.

Pursuant to Miss. Code Ann. § 83-17-71(2), upon notification by the Commissioner of his decision to deny an application for a license, the Respondent may make written demand upon the

Commissioner within ten (10) days for a hearing before the Commissioner to determine the reasonableness of the Commissioner's action.

SO ISSUED, this the 15th day of August, 2010.

MIKE CHANEY
COMMISSIONER OF INSURANCE

By:  _____
Kimberly Causey
Special Assistant Attorney General
Mississippi Department of Insurance