

**BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT  
STATE OF MISSISSIPPI**

**IN RE: TERRY D. HOWARD:  
Privilege License No. 10055611**

**FINAL ADMINISTRATIVE ORDER**

**THIS MATTER** 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, 10<sup>th</sup> Floor, Woolfolk State Office Building, 501 North West Street, Jackson, MS 39205, on Wednesday, September 21, 2011, at 10:00 a.m., pursuant to a Notice of Hearing and Statement of Charges brought against Terry D. Howard (“Respondent”) on August 29, 2011. After service and notice, Respondent appeared and gave testimony at the hearing. The Commissioner, based on the evidence presented at the hearing, makes the following findings of fact and conclusions of law:

**FINDINGS OF FACT**

After considering all of the evidence and testimony presented, the Commissioner makes the following findings of fact:

1. That Respondent is not currently licensed due to her license being canceled by operation of law resulting from her professional agent losing his license in July of 2011.
2. That Respondent currently owes a debt to professional bail agent Al Williams in the amount of 10,000.00.
3. That in July of 2011, §83-39-3 (6) was amended, as follows: The amendment to the stated law in 2011 states that: “the commissioner, after a hearing under § 83-39-17, may refuse to issue a privilege license for a soliciting bail agent to change from one professional bail agent to another if he owes any premium or debt to the professional bail agent with whom he is

currently licensed. If a license has been granted to a soliciting bail agent who owed any premium or debt to an insurer or professional bail agent, the commissioner, after a hearing under § 83-39-17, **shall** revoke the license.”

6. That Respondent’s bail soliciting agent license application with accompanying fee was received by the Department of Insurance on or around August 1, 2011.

**CONCLUSIONS OF LAW**

In light of the aforementioned findings of fact, the Commissioner finds that the Respondent has violated the following provisions:

I.

The Respondent has violated Miss. Code Ann. § 83-39-3 (6) (Rev. 2011) by owing a debt to a professional bail agent. By owing a debt of \$10,000.00 to a professional bail agent, the Mississippi Insurance Department (“Department”) may refuse to renew or otherwise deny Respondent’s soliciting bail agent’s license per Miss. Code Ann. § 83-39-3 (6) (Rev. 2011).

**ORDER**

**IT IS, THEREFORE, ORDERED** that Respondent’s renewal application for Privilege License No. 10055611 to act as a bail professional agent be **DENIED**. Should the Respondent wish to appeal the Order of the Commissioner, she may follow the procedure set forth in Miss. Code Ann. § 83-39-19.

**SO ORDERED**, this the <sup>th</sup>20 day of October, 2011.

  
MIKE CHANEY  
COMMISSIONER OF INSURANCE