

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

**IN THE MATTER OF JOHN JAMES LAND:
ACTION AGAINST INSURANCE PRODUCER
LICENSE NO. 8404403**

FINDINGS AND ORDER

THIS CAUSE 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, 10th Floor, Woolfolk State Office Building, 501 North West Street, Jackson, MS 39205, on Wednesday, November 15, 2017, at 10:30 a.m., pursuant to a Notice of Hearing and Statement of Charges dated October 4, 2017, and mailed to **John James Land** (hereinafter “Respondent”) on October 5, 2017. The Commissioner, by and through the designated Hearing Officer, having heard and considered all of the testimony and evidence produced by the parties herein, makes the following findings:

AUTHORITY

The hearing herein was held pursuant to the provisions of Miss. Code Ann. § 83-17-51, *et seq.* (Rev. 2011 & Supp. 2016), providing for the licensing of insurance producers by the Mississippi Insurance Department, and specifically under Miss. Code Ann. § 83-17-71 (Supp. 2016), providing for disciplinary actions against producers.

NOTICE AND HEARING

1. A Notice of Hearing and Statement of Charges dated October 4, 2017, was sent to Respondent on October 5, 2017.
2. Pursuant to said Notice, a hearing was scheduled for November 15, 2017, at 10:30 a.m.
3. In said Notice, Respondent was specifically charged with several counts of violating Miss. Code Ann. § 83-17-71(1)(h) (Supp. 2016) by using fraudulent, coercive or dishonest practices or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere.
4. Pursuant to said Notice, a hearing was held at 10:30 a.m. on November 15, 2017.
5. Respondent appeared at said hearing and gave testimony.

FINDINGS OF FACT

1. Respondent's appointment with American Equity Investment Life Insurance Company ("American Equity") was terminated effective December 15, 2016.
2. Respondent called American Equity two (2) times in July of 2017 and posed to be an insured with American Equity in order to obtain information on the insured's annuity contract. Respondent provided the insured's contract number, date of birth, address, and the last four digits of the insured's social security number and obtained account balance and/or withdrawal information on the insured's annuity contract.
3. Respondent again called American Equity two (2) times in July of 2017 and one (1) time in August of 2017, and posed to be a second insured with American Equity in order to obtain information on the second insured's annuity contract. Respondent provided the second insured's contract number, date of birth, address, and the last four digits of the second insured's social security number and obtained account balance, withdrawal, and/or surrender information on the second insured's annuity contract.
4. Respondent admitted that his actions were not ethical.

CONCLUSIONS OF LAW


Respondent violated Miss. Code Ann. § 83-17-71(1)(h) (Supp. 2016) by using dishonest practices in the conduct of business in this State.

ORDER

IT IS, THEREFORE, ORDERED that Respondent pay a **FINE** in the amount of ONE THOUSAND DOLLARS (\$1,000) within 30 days from the date of this ORDER.

ADDITIONALLY, IT IS ORDERED that Respondent's insurance producer license be placed on **PROBATION** for a period of ONE (1) YEAR from the date of this ORDER

SO ORDERED, this the 27th day of November, 2017.



MIKE CHANEY
COMMISSIONER OF INSURANCE

Submitted by:



Brandon White
HEARING OFFICER

Prepared by:



Daniel Bradshaw
Senior Attorney
Mississippi Insurance Department