

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

**IN RE: RICKY LAMON EDWARDS  
MISSISSIPPI INSURANCE PRODUCER LICENSE NO.: 302317**

**ADMINISTRATIVE ORDER**

**THIS CAUSE** came on for hearing before the Commissioner of Insurance of the State of Mississippi, sitting in a special session in the offices of the Commissioner of Insurance, 10<sup>th</sup> Floor, Woolfolk Building, Jackson, Hinds County, Mississippi, on a Notice of Hearing and Statement of Charges filed against Ricky Lamon Edwards (“the Respondent”), to hear evidence concerning said Notice of Hearing and Statement of Charges, and the Commissioner, or his appointee, having heard and considered all of the testimony and evidence produced by all the parties involved, makes the following Findings of Fact and Conclusions of Law, to-wit:

**FINDINGS OF FACT**

I.

That on or about September 12, 2007, the Commissioner of Insurance of the State of Mississippi, or his appointee, pursuant to Mississippi Code Annotated, Section 83-17-71 *et. seq.*, gave the required notice to the Respondent of the Commissioner’s intention to hold a hearing for the purpose of reviewing the status of Respondent’s Privilege License to operate as an insurance producer in the State of Mississippi.

II.

That said Notice of Hearing and Statement of Charges was sent to Respondent by certified mail, return receipt requested in accordance with Mississippi Code Annotated, Section 83-17-71 *et. seq.*, at the address Respondent provided to the Licensing Division of the Mississippi Department of Insurance.

III.

That pursuant to said Notice, a hearing was scheduled before the Commissioner of Insurance of the State of Mississippi for 9:30 a.m., on Thursday, October 11, 2007.

IV.

That Respondent, Ricky Lamon Edwards, after being duly and properly notified of said hearing in accordance with statutory requirements appeared and testified at said hearing at the scheduled time and date.

V.

That Respondent is currently licensed to engage in the business of insurance as a resident insurance producer.

VI.

On or about January 12, 2006, the Respondent attached to his Uniform Renewal Application for a Life, Accident, and Health Insurance Producer's License a computer-printed version of a completed continuing education course from United Insurance Educators, Inc. In May 2006, United Insurance Educators submitted a list of agents who had possibly submitted false Continuing Education documents to the Mississippi Insurance Department. On or about May 23, 2006, John Hornback, Chief Investigator of the Mississippi Insurance Department, provided United Insurance Educators a copy of the certificate provided by the Respondent to the Mississippi Insurance Department. On this same date, United Insurance Educators advised Chief Investigator Hornback that the certificate was fraudulent.

## CONCLUSIONS OF LAW

### VII.

Respondent has violated the provisions of Mississippi Code Annotated, Section 83-17-71 (1) (a) (Supp. 2006), by providing incorrect, misleading, incomplete, or materially untrue information in his license application, as stated hereinabove in Section VI.

### VIII.

Respondent has violated the provisions of Mississippi Code Annotated, Section 83-17-71 (1) (b) (Supp. 2006), by violating any insurance laws, or violating any regulation, subpoena or order of the commissioner or of another state's commissioner, as stated hereinabove in Section VI.

### IX.

Respondent has violated the provisions of Mississippi Code Annotated, Section 83-17-71 (1) (c) (Supp. 2006), by obtaining or attempting to obtain a license through misrepresentation or fraud, as stated herein above in Section VI.

## ORDER

**IT IS, THEREFORE, ORDERED**, that the charges previously stated herein against the Respondent, Ricky Lamon Edwards, shall be and the same are hereby sustained.

**IT IS FURTHER ORDERED**, that the Respondent shall be assessed an administrative fine in the amount of One Hundred Dollars (\$100.00), which amount is payable to the Mississippi Department of Insurance and due immediately.

SO ORDERED, this the 21<sup>st</sup> day of December 2007.

A handwritten signature in cursive script, appearing to read "George Dale", written over a horizontal line.

GEORGE DALE  
COMMISSIONER OF INSURANCE  
STATE OF MISSISSIPPI