



MISSISSIPPI INSURANCE DEPARTMENT

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JACKSON, MISSISSIPPI 39201
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MIKE CHANEY
Commissioner of Insurance
State Fire Marshal

MARK HAIRE
Deputy Commissioner of Insurance

RICKY DAVIS
State Chief Deputy Fire Marshal

April 7, 2015

Linda Kaufert
901 Saunders Rd, Apt. 11
Kaukauna, WI 54130-8465

CERTIFIED MAIL
RETURN RECEIPT REQUESTED
No:

RE: Nonrenewal of Insurance Producer Application

Dear Ms. Kaufert (hereinafter "Applicant"):

This letter is to inform you that your renewal application to be licensed as an insurance producer in the State of Mississippi has been **NONRENEWED** for the following reasons:

- On or about January 26, 2015, Applicant's insurance license in the State of Florida was permanently revoked.
- Furthermore, Applicant has violated the provisions of Miss. Code Ann. § 83-17-81 (1) by failing to report to the Commissioner within 30 days the above administrative action taken against the applicant by the Florida Department of Insurance.
- In addition the Respondent has violated the provisions of Miss. Code Ann. § 83-17-71 (1) (h) by using fraudulent, coercive or dishonest practices or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in another state. Specifically, as shown in the attached Order from the Florida Department of Financial Services.

Miss. Code Ann. § 83-17-71 (1) provides that the Commissioner may place on probation, suspend, revoke or refuse to issue or renew an insurance producer's license or may levy a civil penalty in an amount not to exceed One Thousand Dollars (\$1000.00) per violation and such penalty shall be deposited into the special fund of the State Treasury designated as the "Insurance Department Fund" for any one or more of the following causes (in pertinent part):

- (b) violating any insurance laws, or violating any regulation, subpoena or order of the Commissioner or another state's Commissioner.
- (h) using fraudulent, coercive or dishonest practices or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or another state.

Miss. Code Ann. § 83-17-71 (2) (Supp. 2011) provides if the action by the Commissioner is to nonrenew or to deny an application for a licensee, the Commissioner shall notify the applicant or licensee and advise, in writing, the applicant or licensee of the reason for the denial or nonrenewal of the applicant's or licensee's license. The applicant or licensee 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. The hearing shall be held within thirty (30) days. This letter is your notice as to why the Commissioner has chosen to nonrenew your insurance producer license.

Sincerely,

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

By:



John W. Eads

Mississippi Department of Insurance