



MISSISSIPPI INSURANCE DEPARTMENT

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MIKE CHANEY
 Commissioner of Insurance
 State Fire Marshal

MARK HAIRE
 Deputy Commissioner of Insurance

February 26, 2013

CERTIFIED MAIL RETURN RECEIPT REQUESTED

Ms. Heather Butler
 1210 Stark Road
 Starkville, MS 39759

Re: NOTICE OF DENIAL of Insurance Producer License Application
 Application ID #: 257228

Ms. Butler:

Please be advised that the Mississippi Department of Insurance (Department) has carefully reviewed and considered your application for Insurance Producer's License in the State of Mississippi. The Department wishes to advise you that your application has been **DENIED**.

In your application, you failed to disclose that you have been terminated for cause and had your relationship with Liberty National Life Insurance Company and/or Vetafore terminated due to alleged misconduct, including allegations that you did, on more than one occasion, forge a client's signature on an Application for Term Conversion, while you were operating under a temporary license. Furthermore, this office has accumulated substantial evidence supporting the allegations of misconduct described above.

Miss. Code Ann. § 83-17-71(1)(Supp. 2012), provides, in part, that the Commissioner of Insurance may refuse to issue or renew an insurance producer's license for:

- a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;
- g) Having admitted or been found to have committed any insurance unfair trade practice or fraud;
- h) Using fraudulent, coercive or dishonest practices or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere;
- j) Forging another's name to an application for insurance or to any document related to an insurance transaction.

Notice of Denial
Heather Butler
February 26, 2013

Pursuant to Miss. Code Ann. § 83-17-71(2)(Supp. 2012), you are entitled to a formal hearing before this Department regarding your application for a privilege license. If you desire a formal hearing, you must send your demand for hearing to this Department within ten (10) days. Your request for a hearing must be in writing. Upon receipt of your written demand for formal hearing, it will be scheduled and held within 30 days.

Please feel free to contact me if you have any questions regarding this matter and your written response should be directed to my attention.

Sincerely,

MIKE CHANEY
COMMISSIONER OF INSURANCE

BY



Mark Lampton
Special Assistant Attorney General

MIL/kl

pc: John Hornback, Dir. Of Investigations
Licensing Division