

**STATE OF MISSISSIPPI
OFFICE OF THE COMMISSIONER OF INSURANCE**

COMMISSIONER OF INSURANCE

PETITIONER

VS.

**FELECIA RATCLIFF
NON-RESIDENT PRODUCER
LICENSE NO.: 10064714**

RESPONDENT

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, 10th Floor, Woolfolk Building, 501 North West Street, Jackson, Hinds County, Mississippi, on Wednesday, July 21, 2010, at 10:30 a.m., on a Notice of Hearing and Statement of Charges filed against Felecia Ratcliff ("Respondent"), to hear evidence concerning said Notice of Hearing and Statement of Charges, and the Respondent or a representative of the Respondent failed to appear, therefore, the Commissioner makes the following Findings of Fact and Conclusions of Law, to-wit:

NOTICE AND HEARING

I.

That on or about June 28, 2010, the Commissioner of Insurance of the State of Mississippi, or his appointee, pursuant to *Miss. Code Ann.* § 83-17-71 (Supp. 2009), gave the required notice to the Respondent of the Commissioner's intention to hold a hearing for the purpose of revoking the Respondent's Non-Resident Producer License Number 10064714.

II.

That said Notice of Hearing and Statement of Charges was sent to Respondent by certified mail, return receipt requested 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 Wednesday, July 21, 2010, at 10:30 a.m.

IV.

The Notice of Hearing and Statement of Charges was received and signed for on or about July 2, 2010.

V.

That Respondent, Felecia Ratcliff, after being duly and properly notified of said hearing in accordance with statutory requirements, failed to appear at said hearing at its scheduled time in order to testify and submit evidence. Therefore, evidence was taken without the Respondent.

FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, the Commissioner of Insurance makes the following Findings of Fact:

VI.

On December 9, 2009, the Mississippi Department of Insurance informed the Respondent that the check she remitted for the renewal of her 2010 Non-Resident Producer License was returned

by Respondent's bank for insufficient funds. Respondent did not respond to the letter and did not remit the license renewal fee.

VII.

On May 12, 2010, Respondent was again informed that she had ten (10) days to remit payment of the license renewal fee or revocation proceedings would begin against her.

VIII.

The Mississippi Insurance Department has received no correspondence or payment from Respondent as of today's date.

CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner of Insurance finds that the Respondent, Felecia Ratcliff, has committed the following violations:

IX.

Respondent has violated the provisions of *Miss. Code Ann. § 83-17-71 (1) (b)* (Supp. 2009), by Respondent's violating any insurance laws, or violating any regulation, subpoena or order of the commissioner or of another state's commissioner.

X.

Respondent has violated the provisions of *Miss. Code Ann. § 83-17-71 (1) (h)* (Supp. 2009), by Respondent's financial irresponsibility in the conduct of business in this state or elsewhere.


ORDER

IT IS THEREFORE ORDERED, that the charges previously stated herein against the

Respondent, Felecia Ratcliff, shall be and the same are hereby sustained.

IT IS FURTHER ORDERED, that the license granted to the Respondent, Felecia Ratcliff by the Commissioner, under license number 10064715, to act as a Non-Resident Producer be **REVOKED** effective immediately.

SO ORDERED, this the rd23 day of July, 2010.


J. MARK HAIRE
DEPUTY COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI