



LOUISIANA DEPARTMENT OF INSURANCE

JAMES J. DONELON
COMMISSIONER

CEASE AND DESIST ORDER

PRODUCER LICENSE #219291

June 4, 2020

ATTN: Bobby Lynn Sackman
Bennett Seymour Ins Inc
1888 Hudson Circle Suite 4
Monroe, LA 71201

Article # **7019 1120 0002 3467 1806**

ATTN: Mickey Glen Bennett
Bennett Seymour Ins Inc
P.O. Box 14540
Monroe, LA 71201

Article # **7019 1120 0002 3467 1790**

Bennett Seymour Ins Inc
1471 Frenchman's Bend Road
Monroe, LA 71203

Article # **7019 2280 0001 1522 0350**

Bennett Seymour Ins Inc
3300 Forsythe Avenue
Monroe, LA 71201

Article # **7019 2280 0001 1522 0367**

Via Email: celeste@bssj.com

WHEREAS, IT HAS COME TO MY ATTENTION, as Commissioner of Insurance (Commissioner) of the Louisiana Department of Insurance (LDI), that Bennett Seymour Insurance Inc, a licensed producer agency, allowed Mickey Glen Bennett, a revoked, therefore unlicensed agent to engage in the business of insurance and accept insurance business. As used hereinafter, "you" and "your" refer to Bennett Seymour Ins Inc.

You were incorporated in the state of Louisiana on July 24, 1995. Mickey Glen Bennett is listed as the sole officer and registered agent of the corporation. You are a licensed producer agency with a date of record of August 11, 1995. On July 26, 2019, Mickey Glen Bennett was issued a Revocation Order by the LDI for accepting funds for an insurance policy but failing to procure the policy or returning the funds as required by law. On December 10, 2019, his license was revoked.

On or about May 27, 2020, LDI received information and documentation that Mickey Glen Bennett continued to act as a licensed producer. On May 9, 2020, he sent an email using the email address mickey@bssj.com to Tom Nicholson of Gulf Inland, LLC. His email signature read "Mickey G. Bennett Bennett Seymour Insurance". In that email, he attached a scanned copy of RSUI Indemnity Company Policy #NHT907113. The insured on that policy was listed as Gulf Inland, LLC. The listed policy period of the insurance policy was from July 1, 2019 to July 1, 2020. When contacted, RSUI Indemnity Company revealed it has no record of Policy #NHT907113. Gulf Inland, LLC paid you over \$70,000 for a policy that was never bound and the insurer reports no record of issuance.

On or about June 2, 2020, LDI received additional information and documentation that Mickey Glen Bennett was engaging in the business of insurance as recently as May 12, 2020. He was involved in the sale and negotiation of a policy of insurance for Good Hope Hills LLC in Louisiana.

You conducted the activities described above while licensed to act as a producer agency following Mickey Glen Bennett's revocation order from the LDI.

AUTHORITY OF THE COMMISSIONER:

Title 22§2. Insurance regulated in the public interest

- A. (1) Insurance is an industry affected with the public interest and it is the purpose of this Code to regulate the industry in all its phases. [...] It shall be the duty of the commissioner of insurance to administer the provisions of this Code.

§18. Suspension or revocation of insurers' licenses; fines; orders

- A. The commissioner of insurance may, as a penalty, in accordance with R.S. 49:961, refuse to renew, or may suspend, or revoke the certificate of authority or license of any insurer, person, or entity violating any of the provisions of this Code, or in lieu of suspension or revocation of a certificate or license duly issued, the commissioner may levy a fine not to exceed one thousand dollars for each violation per insurer, person, or entity, when such violations warrant the refusal, license, or imposition of the fine. The commissioner, is also authorized to order any insurer, person, or entity to cease and desist any such action that violates any provision of this Code.

§1543. License required

- A. No person shall act as or hold himself out to be an insurance producer unless licensed by the Department of Insurance.

- B. No insurance producer shall sell, solicit, make an application for, procure, negotiate for, or place for others, any policies for any lines of insurance as to which he is not then qualified and duly licensed in this state.

§1554. License denial, nonrenewal, or revocation

- A. The commissioner may place on probation, suspend, revoke, or refuse to issue, renew, or reinstate an insurance producer license, or may levy a fine not to exceed five hundred dollars for each violation occurring, up to then thousand dollars aggregate for all violations in a calendar year per applicant or licensee, or any combination of actions, for any one or more of the following causes.

(3) The failure to account for or remit any premiums, monies, or properties belonging to another which come into the possession of the applicant in the course of doing insurance business, or improperly withholding, misappropriating, converting, or failing to timely remit any premiums, monies, or properties received in the course of doing insurance business, whether such premiums, monies, or properties belonging to policyholders, insurers, beneficiaries, claimants, or others.

(11) Knowingly accepting insurance business from a person who is not licensed as a producer.

(14) The violation of any insurance laws of these United States, this state or any state, province, district, or territory, or violating any lawful rule, regulation, subpoena, or order of the commissioner of insurance or of the insurance officials of another state.

(21) If the producer is a business entity, refusal to remove or discharge any person registered pursuant to R.S. 22:1546(B) who has had an insurance producer license revoked or suspended or is found to have violated any provision of this Code.

- D. The license of a business entity may be suspended or revoked, or renewal or reinstatement thereof may be refused, or a fine may be levied, with or without a suspension, revocation, or refusal to renew a license, if the commissioner finds, in accordance and compliance with R.S. 49:961, that an individual licensee's violation was known or should have been known by one or more of the partners, officers, or managers acting on behalf of the business entity and the violation was not reported to the Department of Insurance and no corrective action was undertaken timely. Any such suspension or revocation of a license, or refusal to renew or reinstate a license, shall include all lines of insurance for which the licensee was authorized.
- I. Without any way limiting or affecting any other civil or criminal remedies or consequences, any person who intentionally withholds or intentionally fails to timely remit premium payments, or any premiums, monies, or other property belonging to any person or entity who applies for insurance through him, or policyholder, beneficiary, or

any other claimant under or relating to any insurance policy, shall be guilty of the crime of theft under R.S. 14:67 if he had the intent to permanently deprive the rightful owner of the premiums, monies, or other property, or the crime of unauthorized use of a movable under R.S. 14:68 if he had no intent to permanently deprive the rightful owner of said premiums, monies, or other property.

§1562. Prohibited Acts

- D. (2) No person licensed as, or representing himself to be, an insurance producer shall fail to account for or remit any premiums, monies or properties belonging to another which come into the possession of the applicant in the course of doing insurance business, or improperly withholding, misappropriating, converting, or failing to timely remit any

premiums, monies, or properties received in the course of doing insurance business, whether such premiums, monies or properties belong to policyholders, insurers, beneficiaries, claimants, or others.

VIOLATIONS:

You refused to remove or discharge a revoked, therefore unlicensed, insurance producer, Mickey Glenn Bennett, who acted as a producer in the business of insurance, and you accepted insurance business from Mickey Glen Bennett. You further accepted premium as a producer agency and failed to remit said premium. You are hereby in violation of La. R.S. 22:1554(A)(3), (11), (14) and (21); La. R.S. 22:1554(D) and (I); and La. R.S. 22:1562(D)(2).

COMMISSIONER'S ACTION:

In accordance with La. R. S. 22:18, La. R. S. 22:1554, and La. R. S. 22:1562 you, **Bennett Seymour Insurance Inc**, are hereby ordered to **CEASE AND DESIST** from engaging in the business of insurance with, and allowing Mickey Glen Bennett to conduct the business of insurance in Louisiana until such time Mickey Glen Bennett is fully compliant with the laws of the State of Louisiana. Any violation of the cease and desist order or other violations of the Louisiana Insurance Code may result in further regulatory actions by the Louisiana Department of Insurance.

NOTICE OF APPEAL:

Be advised that this constitutes an administrative action and that it will be reported to the National Insurance Producer Registry. You may need to report this administrative action to other states in which you hold an active license. Contact that state's insurance department if you are unsure of their requirements.

Pursuant to La. R. S. 22:2191(A)(2), any person aggrieved by an act of the Commissioner may request a hearing. You must make a written demand for an appeal within thirty (30) days from the date of this notice. Failure to file a written demand for an appeal within thirty (30) days of this notice will preclude your right to an administrative hearing. Pursuant to La. R. S. 22:2191(B), your written demand for an appeal (1) shall reference the particular sections of the statutes and rules involved; (2) shall provide a short and plain statement of the matters asserted for review; and (3) shall attach a copy of the order or decision that you are appealing. Appealing this notice does not stay the action of the Commissioner of Insurance. Pursuant to La. R.S. 22:2204 you must request and be granted a stay of this action by the Division of Administrative Law. Your request for a stay may be included in your appeal. Your written demand for an appeal shall be filed the Louisiana Department of Insurance at the addresses below:

Louisiana Department of Insurance
Attn: Liz Butler, Executive Counsel
P. O. Box 94214
Baton Rouge, LA 70804-9214


Telephone: (225) 342-4673
Fax: (225) 342-1632

File in Person at:
1702 N. Third Street
Baton Rouge, LA 70802

Signed in Baton Rouge, Louisiana this 4th day of June 2020.

JAMES J. DONELON
COMMISSIONER OF INSURANCE
STATE OF LOUISIANA

BY:



Matthew Stewart
Deputy Commissioner
Divisions of Fraud & Enforcement
Louisiana Department of Insurance
Telephone: (225) 219-5819

CERTIFICATE OF SERVICE

Article # **7019 1120 0002 3467 1806**

Article # **7019 1120 0002 3467 1790**

Article # **7019 2280 0001 1522 0350**

Article # **7019 2280 0001 1522 0367**

I hereby certify that I have this day served the foregoing document upon Bennett Seymour Insurance Inc by mailing a copy thereof properly addressed with postage prepaid, this 4th day of June 2020.



Norrie A. Falgoust, Compliance Investigator