



LOUISIANA DEPARTMENT OF INSURANCE  
JAMES J. DONELON  
COMMISSIONER

**NOTICE OF SUMMARY SUSPENSION, REVOCATION AND  
CEASE AND DESIST ORDER  
PRODUCER LICENSE #164600**

September 16, 2020

Vincent Alexander  
345 West Mills Avenue  
Breaux Bridge, LA 70517

Article No. **7019 2280 0001 1504 3713**

Via Email: vincent\_189@msn.com

WHEREAS, IT HAS COME TO MY ATTENTION, as Commissioner of Insurance (Commissioner) of the Louisiana Department of Insurance (LDI), that Vincent Alexander (License No. 164600), a person licensed to do business as a producer in Louisiana, has violated certain provisions of the Louisiana Insurance Code, Title 22, La. R.S. 22:1 et seq. As used hereinafter, "you" and "your" refer to Vincent Alexander. The activity of Tasey Ann Tolliver on behalf of you, under your trade name of Vincent Alexander Insurance Agency, violates Title 22 and has caused irreparable harm to your clients and citizens of Louisiana.

Accordingly, pursuant to the authority vested in me as Commissioner, I issue this Notice of Summary Suspension, Revocation and Order to Cease and Desist.

**LAW**

La. R.S. 22:2 provides in pertinent part:

**§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.

Pursuant to La. R.S. 22:18, the Commissioner is authorized to order any, insurer, person, or entity to cease and desist any such action that violates any provision of the Louisiana Insurance Code as listed in Title 22 of the Louisiana Revised Statutes. Pursuant to La. R.S. 22:1554(A) the Commissioner may suspend or revoke an insurance producer license for certain violations of Title 22.

La. R.S.22:1554(A) provides in pertinent part:

**§ 1554. License denial, nonrenewal, or revocation**

- A. The commissioner of insurance may place on probation, suspend, revoke, or refuse to issue, renew, or reinstate a producer's license, or may levy a fine not to exceed five hundred dollars for each violation . . .for any one or more of the following causes:

(4) Using fraudulent, coercive, or dishonest practices or misrepresentation, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business such as might endanger the public.

### FACTS

Based on information on file with the department you have demonstrated conduct that violates La. R.S. 22:1554(A)(4).

You are a licensed producer previously doing business as Vincent Alexander Insurance Agency in the State of Louisiana.

Tasey Ann Tolliver is an individual producer (License #290752) with a license date of July 24, 2002. She is your wife and works for you at Vincent Alexander Insurance Agency. Her license expired on August 31, 2018. She did not reinstate her license until August 28, 2019. She paid her reinstatement fee with a check that was ultimately deemed "Non-Sufficient Funds" (NSF) and her license was suspended on December 10, 2019.

In June 2019, your customer, Kendall Lewis, filed a consumer complaint against Progressive Security Insurance Company (Progressive). Mr. Lewis produced four receipts from Vincent Alexander Insurance Agency Inc. showing he paid his premiums on his policy from January 2019 through May 2019. The receipts were handwritten and signed "T. Alexander". According to Progressive, Mr. Lewis' policy went into effect on December 7, 2018 and cancelled on January 22, 2019 due to non-payment of premiums. Progressive received only one premium payment in the amount of \$224 on December 7, 2018. Mr. Lewis said he did not know his policy had been cancelled until he was involved in a motor vehicle accident.

On June 1, 2019, LDI directed you to respond to Mr. Lewis' complaint and provide information, documentation, and a detailed explanation pursuant to La. R.S. 22:1995(A). You failed to respond. On July 8, 2019, LDI sent correspondence to you via certified mail to your address of record directing you to respond to the complaint by July 18, 2019. Again, you failed to respond. On July 19, 2020, correspondence was again sent to you via certified mail advising you that you were in violation by failing to respond and were fined \$250. You were ordered to remit the fine immediately and submit the requested response or documentation. On July 21, 2019, a producer response was received from you via the CRAFT Portal via the LDI Industry Access System. The response read, "We have reached out to Progressive to correct issue. Also, we have submitted to have flags removed from his driving records." The response was inadequate and on July 23, 2019, LDI requested additional information and documents from you regarding the complaint. You did not comply.

On August 8, 2019 a Notice of Administrative Fine was mailed to your address of record via certified mail in reference to Mr. Lewis's consumer complaint. You were fined \$250 due to your failure to respond to the LDI directive.

On August 16, 2019, representatives from Progressive met with your wife at your agency. You were not present for the meeting. She told investigators she had been working at the agency since 1997 and she and you were the only two employees at the agency. She also told them she quoted and sold most of the policies. She told them she accepts cash premium payments despite a sign in your office that states you do not accept cash as of December 18, 2014. At the time of their visit, Progressive was aware Ms. Tolliver's license had been expired for nearly a year and they asked her about it. She claimed to be unaware it was expired.

On August 23, 2019, Judy Jacobs-Burns with Progressive spoke to you via telephone. According to Ms. Jacobs-Burns, you advised you were generally in the office four to five hours a day. You said you recently had surgery and was undergoing physical therapy. You confirmed you and Ms. Tolliver were the only two employees who conducted insurance business. You told Ms. Jacobs-Burns you were not aware Progressive conducted an agency visit a week before. You were unaware of the missing premium payment issues with Mr. Kendall Lewis. You claimed procedures you had in place regarding cash payments were not being followed but that would change. She informed you Ms. Tolliver's producer license was expired, and you stated you were not aware. You told Ms. Jacobs-Burns you planned to review customers files to ensure the signatures and documentation were complete and valid. You admitted as the business owner, it was your responsibility to oversee all agency activities and you apologized for the issues identified.

On September 17, 2019, Progressive emailed you a Notice of Termination of Producer's Agreement. On October 24, 2019, you issued a cashier's check to Mr. Lewis in the amount of \$1,776.50. This was a refund of \$726.50 in premium and \$1,050 for Office of Motor Vehicle reinstatement fees due to no vehicle insurance despite his previous payments to your agency for vehicle insurance.

On September 27, 2019, you received a letter from LDI Staff Attorney, Dominique Jones informing you the \$250 civil fine was assessed against you and as of that date, the fine had not been paid.

On February 19, 2020 a Notice of Proposed Regulatory Action and Wrongful Conduct letter was mailed to you via certified mail to your address of record addressing Mr. Lewis' complaint and your failure to comply with directives to pay your fine and provide requested documents and information. As of February 19, 2020, the \$250 fine was still outstanding.

Also, on February 19, 2020 a Cease and Desist Order and Notice of Fine was mailed to you via certified mail to your address of record. This order and notice addressed your usage of unapproved and unregistered trade names for your insurance agency and your bail bond business. You were ordered to cease and desist from conducting the business of insurance in the State of Louisiana using the unapproved trade names of Vincent Alexander Insurance Agency, Inc. and Vincent Alexander Bail Bond Services, until such trade names were duly registered in compliance with the Louisiana Insurance Code. You were fined \$250 for this violation.

On February 28, 2020, you submitted an appeal and request for a hearing. You claimed you did not receive the July 8, 2019 and July 19, 2019 letters from the LDI. You claimed you did not receive the Notice of Fine and whoever signed for them did not give you the letters. You enclosed a payment for the \$250 fine associated with Mr. Lewis' consumer complaint. You claimed you were not aware of Mr. Lewis' complaint until Progressive called you on your cellphone. You wrote when you questioned your wife, it seemed to you "she made errors and tried to cover it" and she did not tell you. You expressed embarrassment from your wife's "behavior/errors" with Mr. Lewis and said you had a "special meeting" with your wife about the incident with Mr. Lewis.

On May 8, 2020, LDI received a consumer complaint from Twana Casey. She alleged she made a cash premium renewal deposit payment in the amount of \$308 on February 7, 2020 for her homeowner's policy. She alleged she gave the payment to Ms. Tolliver and received receipt #14943. Between February and April, Ms. Casey said she repeatedly requested a policy copy from Ms. Tolliver. When she was not able to obtain a copy from Ms. Tolliver, Ms. Casey contacted the underwriting company directly and learned her original policy written in February 2019 had been cancelled on March 31, 2019 because the underwriter, RPS Covington, did not receive the down payment, photos and value justification. Notice of cancellation was mailed to Ms. Casey. A notice of cancellation was also emailed to you at [Vincent\\_189@msn.com](mailto:Vincent_189@msn.com) and to Ms. Tolliver at [mag\\_0119@yahoo.com](mailto:mag_0119@yahoo.com) on March 1, 2019. On April 4, 2019, RPS emailed Ms. Tolliver at [mag\\_0119@yahoo.com](mailto:mag_0119@yahoo.com) showing the return premium for the cancellation which was applied to your statement. On May 13, 2020, Ms. Tolliver emailed RPS Covington requesting a declaration page for Ms. Casey's policy. She was notified the policy had been cancelled. On May 27, 2020, you called RPS Covington inquiring about Ms. Casey's policy. During that call you mentioned you had not been working in the office for quite some time and your wife was running the office.

On June 11, 2020, LDI received a consumer complaint from Contractor Tara O Design alleging your wife provided fraudulent certificates of Insurance (COI) on behalf of their sub-contractor, Anthony Robin dba Tony's Electric. The COI's showed Mr. Robin had general liability and workers' compensation coverage. It has been determined the COI's provided by your wife were indeed fraudulent. Tara O Design was assessed \$1,373 in adjusted workers' compensation premium because Mr. Robin did not have workers' compensation coverage.

On August 31, 2020 LDI received a consumer complaint from Rachel Dugas. Ms. Dugas claimed she submitted Progressive premium payments to Ms. Tolliver in the form of money orders. Progressive did not receive the money orders and Ms. Dugas' policy was cancelled due to non-payment of premium. In June 2020 Ms. Tolliver allegedly told Ms. Dugas the money orders would be traced but Ms. Dugas said they have only received one check from your agency in the amount of \$310. Ms. Dugas said she and her husband have \$1,060 in fines to pay to the Office of Motor Vehicles due to not having insurance on their vehicles. Ms. Dugas further stated every time she received a letter from Progressive notifying her that she did not have insurance, Ms. Tolliver would instruct her to bring the notices to her because it was an error. Mr. and Mrs. Dugas claimed they did not have coverage from September 2019 through May 2020. You stated Mr. Dugas came to your home on Father's Day and informed you he did not have coverage. You took Mr. Dugas to your office where you purchased coverage for him through the General, an insurer. You then paid the premium for Mr. Dugas' policy. Mr. Dugas stated that policy was cancelled the following week.

### **VIOLATIONS**

The Commissioner, based on the facts presented, has found you in violation of provisions set out in Title 22, specifically La. R.S. 22:1554(A)(4). The Louisiana Insurance Code, Title 22, La. R.S. 22:1 et seq., authorizes the Commissioner to investigate the affairs and professional conduct of every person engaged in the business of insurance to determine whether such person has been or is engaged in any unfair or deceptive act or practice prohibited by the Louisiana Insurance Code. It is determined that Vincent Alexander has committed the violations of the Louisiana Insurance Code as listed above.

### **COMMISSIONER'S ACTION**

#### **SUMMARY SUSPENSION**

Pursuant to La. R.S. 22:1554(A) and La. R.S. 49:961(C), **Producer License Number 164600** issued to you, **Vincent Alexander**, is hereby **SUSPENDED** effective immediately due the above actions, and the effect on the insurance industry and the general public.

#### **REVOCAION**

Pursuant to La. R. S. 22:1554(A), **Producer License Number 164600** issued to you, **Vincent Alexander**, is hereby **REVOKED** effective (30) DAYS from the date of this notice due the above actions, and the effect on the insurance industry and the general public

#### **CEASE AND DESIST**

Pursuant to La. R.S. 22:18 and La. R.S. 49:961(C), the Commissioner hereby orders you, **Vincent Alexander**, to **CEASE AND DESIST** engaging in any and all regulated activity immediately in the state of Louisiana.

### **NOTICE OF APPEAL RIGHTS**

You have the right to appeal this Summary Suspension and to be granted an administrative hearing before the Division of Administrative Law. 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 within thirty days of receipt of notice of such act. 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 from the date 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 with the Louisiana Department of Insurance at the address below:

Louisiana Department of Insurance  
Attn: Liz Butler, Executive Council  
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 16th day of September 2020.

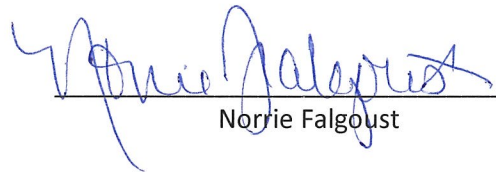
JAMES J. DONELON  
COMMISSIONER OF INSURANCE  
LOUISIANA DEPARTMENT OF INSURANCE

BY:

  
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Matthew Stewart  
Deputy Commissioner  
Division of Fraud and Enforcement  
Louisiana Department of Insurance  
(225) 219-5819

**CERTIFICATE OF SERVICE**  
Article No. **7019 2280 0001 1504 3713**

I hereby certify that I have this day served the foregoing document upon Vincent Alexander by hand delivery, email, and certified mail, to the address on file with LDI, a copy thereof properly addressed with postage prepaid, this 16th day of September 2020.

  
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Norrie Falgoust