



**MIKE CHANEY**  
Commissioner of Insurance  
State Fire Marshal

**MARK HAIRE**  
Deputy Commissioner of Insurance

**RICKY DAVIS**  
State Chief Deputy Fire Marshal

## MISSISSIPPI INSURANCE DEPARTMENT

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December 11, 2018

### CERTIFIED MAIL RETURN RECEIPT REQUESTED

Gerri Lynn Simmons  
639 W. Monroe Street  
Grenada, MS 38901

Re: NOTICE OF DENIAL of Insurance Producer License Application and  
Opportunity for a Hearing  
License No. 9204300

Dear Ms. Simmons:

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**.

Respondent conducted the business of insurance in a fraudulent or untrustworthy manner in this state or another by providing invalid certificates of workers compensation insurance to multiple Mississippi businesses.

Miss. Code Ann. § 83-17-71(1) (Rev. 2016), provides, in part, that the Commissioner of Insurance may refuse to issue or renew an insurance producer's license for:

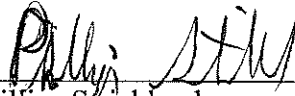
- a) Using fraudulent, coercive or dishonest practices or demonstrating incompetence, untrustworthiness or financial responsibility in the conduct of business in this state or elsewhere.
- b) Violating any insurance laws, or violating any regulation subpoena or order of the commissioner of another state's commissioner;

Pursuant to Miss. Code Ann. § 83-17-71(2)(Rev. 2016), 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 of your receipt of this letter. 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  \_\_\_\_\_  
Phillips Strickland  
Senior Attorney  
Mississippi Insurance Department