

**BEFORE THE DEPARTMENT OF INSURANCE,
THE STATE OF MISSISSIPPI**

IN RE: MELISSA E. BLACKLIDGE
Mississippi Insurance Producer License # 10288048

ADMINISTRATIVE ORDER

This matter came on for hearing on January 25, 2017, at 10:00 a.m. before the Commissioner of Insurance for the State of Mississippi (hereinafter the "Commissioner"), by and through his specially designated appointee, the Hon. Brandon White (hereinafter "Hearing Officer"), in the Office of the Commissioner, 10th Floor, Woolfolk State Office Building, 501 North West Street, Jackson, MS 39205, pursuant to the Notice of Hearing and Statement of Charges against Melissa E. Blacklidge (hereinafter "Respondent"). Respondent, was served with the Notice of Hearing and Statement of Charges (Exhibit S-1) and signed for certified mail receipt of the same on December 8, 2016 (Exhibit S-2). After being duly and properly notified of said hearing in accordance with statutory requirements, the Respondent failed to appear and defend the charges, and was found to be in default.

Being fully advised and informed, I find that the following relief is appropriate, and should be entered.

FINDINGS OF FACT

As to each charge alleged in the Statement of Charges, I do make the following findings by clear and convincing evidence, as follows:

CHARGE 1: I do find that Respondent, Melissa E. Blacklidge, on divers occasions between April 11, 2016 and August 1, 2016, violated the provisions of *Miss. Code § 83-17-71(1)(h)(Supp. 2015)* by using fraudulent, dishonest practices, and

untrustworthiness in the conduct of business in this state or elsewhere, including but not limited to her actions as an Insurance Producer in which she fraudulently used information from a Trustmark Bank account owned solely by Carolyn Bynum, without Carolyn Bynum's consent or permission, to complete applications for insurance purporting to be from approximately 49 other individuals. Each of the 49 separate applications for insurance in which Respondent improperly used Carolyn Bynum's bank account information instead of the applicant's bank account information constitutes a separate violation of *Miss. Code § 83-17-71(1)(h)(Supp. 2015)*.

CHARGE 2: I do find that Respondent, Melissa E. Blacklidge, on divers occasions between March 31, 2016 and July 26, 2016, violated the provisions of *Miss. Code § 83-17-71(1)(h)(Supp. 2015)* by using fraudulent, dishonest practices, and untrustworthiness in the conduct of business in this state or elsewhere, including but not limited to her actions as an Insurance Producer in which she fraudulently used information from a Magnolia State Bank account owned by Melissa Blacklidge, to complete applications for insurance purporting to be from approximately 8 other individuals. Each of the 8 separate applications for insurance in which Respondent improperly used her own bank account information instead of the applicant's bank account information constitutes a separate violation of *Miss. Code § 83-17-71(1)(h)(Supp. 2015)*.

CHARGE 3: I do find that Respondent, Melissa E. Blacklidge, on or about April 12, 2016, violated the provisions of *Miss. Code § 83-17-71(1)(j)(Supp. 2015)* by forging another person's signature, that of Eric Jones, to a payment authorization form and

application for insurance which was fraudulently submitted to Combined Insurance Company of America.

CHARGE 4: I do find that Respondent, Melissa E. Blacklidge, on or about May 7, 2016, violated the provisions of *Miss. Code § 83-17-71(1)(j)(Supp. 2015)* by forging another person's signature, that of Tina Peoples, to a payment authorization form and application for insurance which was fraudulently submitted to Combined Insurance Company of America.

CHARGE 5: I do find that Respondent, Melissa E. Blacklidge, on or about May 13, 2016, violated the provisions of *Miss. Code § 83-17-71(1)(j)(Supp. 2015)* by forging another person's signature, that of Rhonda West, to a payment authorization form and application for insurance which was fraudulently submitted to Combined Insurance Company of America.

CONCLUSIONS OF LAW

Respondent, Melissa E. Blacklidge, is guilty of 60 separate violations of *Miss. Code § 83-17-71 (Supp. 2015)*. Respondent's licence to act as an insurance producer in this State should be revoked, and the imposition of a fine in the amount of \$5,000 is appropriate under the circumstances of this case.

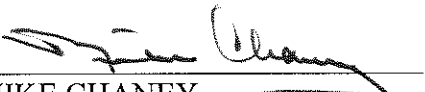
ORDER

Based upon the foregoing findings of fact and conclusions of law:

IT IS THEREFORE ORDERED, that the Mississippi insurance producer license of the Respondent, Melissa E. Blacklidge, Insurance Producer License No. 10288048, should be and hereby is revoked effective immediately.

IT IS FURTHER ORDERED, that the Respondent, Melissa E. Blacklidge, is hereby assessed an administrative fine in the amount of Five Thousand Dollars (\$5,000.00), which shall be payable to the Mississippi Department of Insurance and due and payable as of the date of this Administrative Order.

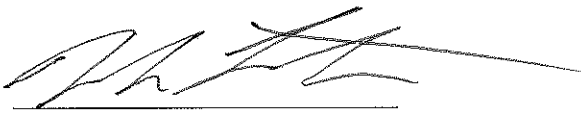
SO ORDERED, this the 25th day of January, 2017.


MIKE CHANEY
COMMISSIONER OF INSURANCE

Presented by:



Hon. Brandon White
Hearing Officer



Mark Lampton, Esq.
Special Assistant Attorney General
Mississippi Insurance Department