



## MISSISSIPPI INSURANCE DEPARTMENT

501 N. WEST STREET, SUITE 1001  
WOOLFOLK BUILDING  
JACKSON, MISSISSIPPI 39201  
www.mid.ms.gov

MAILING ADDRESS  
Post Office Box 79  
Jackson, Mississippi 39205-0079  
TELEPHONE: (601) 359-3569  
FAX: (601) 359-2474

MIKE CHANEY  
Commissioner of Insurance  
State Fire Marshal

MARK HAIRE  
Deputy Commissioner of Insurance

RICKY DAVIS  
State Chief Deputy Fire Marshal

November 23, 2016

### **CERTIFIED MAIL RETURN RECEIPT REQUESTED**

Ms. Trischell Veal  
255 Berryhill Drive, Apt. A  
Magnolia, MS 39652

RE: Denial of Insurance Producer Application

Dear Ms. Veal (hereinafter "Respondent"):

This letter is to inform you that your resident insurance producer license application filed with the Mississippi Department of Insurance ("Department") on March 31, 2016, attached hereto as Exhibit "A", has been **DENIED** for the following violations:

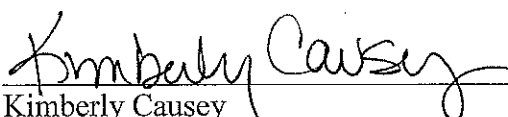
- Miss. Code Ann. § 83-17-71(1)(b) in that the Respondent has allegedly violated the insurance laws, or any regulation, subpoena, or order of the commissioner or of another state's commissioner;
- Miss. Code Ann. § 83-17-71(1)(e) in that the Respondent did intentionally misrepresented the terms of an actual or proposed insurance contract or application of insurance; and,
- Miss. Code Ann. § 83-17-71(1)(i) in that the Respondent allegedly used fraudulent, coercive or dishonest practices or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere.

Miss. Code Ann. § 83-17-71 (2) (Rev. 2011) provides if the action by the Commissioner is to nonrenew or to deny an application for a licensee, the Commissioner shall notify the applicant or licensee and advise, in writing, the applicant or licensee of the reason for the denial or nonrenewal of the applicant's or licensee's license. The applicant or licensee may make written

demand upon the Commissioner within ten (10) days for a hearing before the Commissioner to determine the reasonableness of the Commissioner's action. The hearing shall be held within thirty (30) days. This letter is your notice as to the reason why the Commissioner has chosen to deny your insurance producer license application.

SO ISSUED, this the 23rd day of November, 2016.

MIKE CHANEY  
COMMISSIONER OF INSURANCE

By:   
Kimberly Causey  
Special Assistant Attorney General  
Mississippi Department of Insurance