



MISSISSIPPI INSURANCE DEPARTMENT

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 JACKSON, MISSISSIPPI 39201
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 February 3, 2016

MAILING ADDRESS
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MIKE CHANEY
 Commissioner of Insurance
 State Fire Marshal

MARK HAIRE
 Deputy Commissioner of Insurance

RICKY DAVIS
 State Chief Deputy Fire Marshal

Via Certified Mail

Clarence W. Palmer
 128 Perry Lake Rd
 Madison, MS 39110

Re: NOTICE OF DENIAL of Insurance Producer License Application and
 Opportunity for a Hearing
 Application ID #: 379412

Mr. Palmer:

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**.

The Department is aware of several violated the terms of the Consent to Administrative Penalty (hereafter "Consent") signed November 17, 2014 in violation of Miss. Code Ann. §83-79-17 (1) (b). (Exhibit "A").

Specifically, Mr. Palmer you violated the November 17, 2014 Consent by:

- 1) failing to pay the agreed administrative fine of \$1,000 to the Department;
- 2) failing to reimburse Imperial Premium Finance Co. and Premium Assignment Corp. the amounts stated in the Consent;
- 3) failing to reimburse clients improperly charged agency fees within 180 days of the Consent, and;
- 4) by engaging in the business of insurance without a license. (Ex. "B")

Miss. Code Ann. § 83-17-71(1) (Rev. 2014), provides, in part, that the Commissioner of Insurance may refuse to issue or renew an insurance producer's license for:

(b)Violating any insurance laws, or violating any regulation subpoena or order of the commissioner of another state's commissioner;

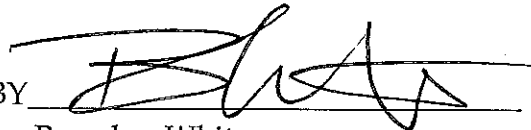
Pursuant to Miss. Code Ann. § 83-17-71 (2) (Rev. 2014), you are entitled to a formal hearing before this Department regarding your application for a privilege license. If you desire a formal hearing, you must send your demand for hearing to this Department within ten (10) days of your receipt of this 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



Brandon White
Senior Attorney
Mississippi Insurance Department