



MISSISSIPPI INSURANCE DEPARTMENT

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Commissioner of Insurance
State Fire Marshal

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March 21, 2024

Timothy Allen Craig
National Direct Insurance Company
16111 N. Meridian Street, Suite 415
Carmel, Indiana 46032

CEASE AND DESIST ORDER

It has come to the attention of the Mississippi Insurance Department (“Department”) that National Direct Insurance Company has engaged in the business of insurance in the State of Mississippi without prior approval by the Department.

The Department is vested with the responsibility of regulating the business of insurance in the State of Mississippi. Any person or entity engaging in the business of insurance in this State must comply with this State’s regulatory provisions. Further, the Commissioner of Insurance is authorized to issue an order directing persons violating the insurance laws of this State to Cease and Desist from engaging in such practices.

Based upon the information available to the Commissioner of Insurance, it has been determined that National Direct Insurance Company has engaged in the business of insurance in the State of Mississippi by selling, soliciting and negotiating insurance coverage for individuals and businesses.


THEREFORE, IT IS HEREBY ORDERED that pursuant to Miss. Code Ann. §83-1-49 and §83-1-51, which grants the Commissioner of Insurance the authority to enjoin any person, company, corporation or association who has engaged in improper or unauthorized activity, National Direct Insurance Company is hereby ordered to Cease and Desist conducting the business of insurance in this State pending a final determination by the Commissioner.

FURTHERMORE, pursuant to this Cease and Desist Order, National Direct Insurance Company may not collect or receive premiums; may not write any new business; may not sell, solicit or negotiate the business of insurance; may not conduct or accept insurance business from an individual who is not licensed; and may not service any current existing business. Should National Direct Insurance Company be aggrieved by this Order of the Commissioner, they may request a hearing for reconsideration within twenty (20) days of the date of this Cease and Desist Order. Please be advised that should National Direct Insurance Company fail or refuse to comply with this Cease and Desist Order, Mississippi law provides that such violation shall be a

misdemeanor and, upon conviction, shall be punishable by a fine of not more than Five Thousand Dollars (\$5,000.00) per violation.

SO ORDERED AND ISSUED this the 21st day of March, 2024.

Sincerely

BY: 
MIKE CHANEY
Commissioner of Insurance