



MIKE CHANEY
Commissioner of Insurance
State Fire Marshal

MARK HAIRE
Deputy Commissioner of Insurance

RICKY DAVIS
State Chief Deputy Fire Marshal

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

BEFORE THE COMMISSIONER OF INSURANCE OF THE STATE OF MISSISSIPPI

MISSISSIPPI INSURANCE DEPARTMENT

PETITIONER

VS.

CAUSE NUMBER: 18-7296

**JAMES MICHAEL BRAND and
BRAND INSURANCE SERVICES d/b/a
GULF COAST INSURANCE AGENCY**

RESPONDENTS

CEASE AND DESIST ORDER

WHEREAS, the Mississippi Insurance Department ("MID") has received evidence that indicates James Michael Brand, (hereinafter "Respondent") has violated the Mississippi Insurance Code while acting as a resident insurance producer in this state and also as the owner/operator of Brand Insurance Services d/b/a/ Gulf Coast Insurance.

WHEREAS, the MID has received complaints and significant documented evidence from insureds and insurance companies that Respondent developed and pursued a scheme whereby premiums received from insureds were not forwarded to the respective insurance companies, but were instead misappropriated or converted by Respondent for his personal use in violation of Miss. Code Ann. § 83-17-71(1)(d).


THEREFORE, IT IS HEREBY ORDERED that pursuant to the authority granted to the Commissioner of Insurance to enjoin any licensed person, company, corporation or association who has engaged in improper or unauthorized activity, James Michael Brand is hereby ordered to Cease and Desist conducting the business of insurance in this State pending a final determination by the Commissioner. Furthermore, the business of insurance may not be conducted in this State by Brand Insurance Services, LLC d/b/a/ Gulf Coast Insurance pending a final determination by the Commissioner.

FURTHERMORE, pursuant to this Cease and Desist Order, the Respondent and/or Brand Insurance Services d/b/a/ Gulf Coast Insurance 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 the Respondent be aggrieved by this Order of the Commissioner, he may request a hearing for reconsideration within twenty (20) days of the date of this Cease and Desist Order. Please be advised that should Respondent 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 7th day of June, 2018.

MIKE CHANEY
COMMISSIONER OF INSURANCE

BY:


MIKE CHANEY
Commissioner of Insurance
Mississippi Department of Insurance