



## MISSISSIPPI INSURANCE DEPARTMENT

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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

March 25, 2021

**VIA CERTIFIED MAIL AND REGULAR MAIL:**

Mr. Michael Braddock  
 3851 CR 564  
 Ripley, MS 38663

**Re: NOTICE OF DENIAL of Insurance Producer License Renewal Application  
 Insurance Producer License #: 9003064**

Mr. Braddock, (hereinafter "Respondent"):

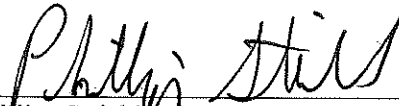
Please be advised that the Mississippi Department of Insurance ("Department") has carefully reviewed and considered your renewal application for Insurance Producer's License in the State of Mississippi, attached as Exhibit "A". The Department wishes to advise you that your renewal application has been **DENIED** for the following violations:

- Miss. Code Ann. § 83-17-71(1), subparagraph (g) and (h), when he altered documents on behalf of seventeen (17) different insureds so that they might acquire insurance at a reduced rate that they would otherwise not be entitled to. During the date ranges above, Respondent submitted Proof of Prior Insurance Documents to the Allstate Risk Management Business Center on behalf of seventeen (17) different applicants for insurance.
- For each of the seventeen applicants, Respondent submitted letters that were allegedly issued by Mississippi Farm Bureau Casualty Insurance Company. In fact each of these letters were forged prior to being faxed from the Michael Braddock Agency (fax number: 662-512-0045) to Allstate. According to routine audits conducted by Allstate, each of the policy numbers used by Respondent to show proof of prior insurance were duplicates that had previously been submitted with other applications.

Miss. Code Ann. § 83-17-71(2) (Supp. 2017) provides that if the action by the Commissioner is to nonrenew or to deny an application for a license, 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 renewal application.

So issued, this the 25<sup>th</sup> day of March, 2021.

MIKE CHANEY  
COMMISSIONER OF INSURANCE

BY   
Phillips Strickland  
Senior Attorney  
Mississippi Insurance Department