



COPY

MISSISSIPPI INSURANCE DEPARTMENT

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MIKE CHANEY
Commissioner of Insurance
State Fire Marshal

July 16, 2008

CERTIFIED MAIL RETURN RECEIPT
#7005 1160 0002 2960 6313

Mr. John Causey
121 Crestview Drive
Brandon, MS 39047

RE: Denial of License Application

Dear Mr. Causey: (Hereinafter referred to as "Respondent")

This letter is to inform you that your resident life, accident, and health license application filed with the Mississippi Department of Insurance ("Department") on January 17, 2008, attached hereto as Exhibit "A", has been **DENIED** for the following violations:

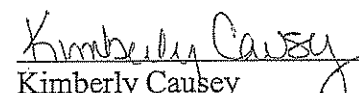
- Miss. Code Ann. § 83-17-71(1)(a) in that the Respondent allegedly provided incorrect, misleading, incomplete or materially untrue information in the license application;
- Miss. Code Ann. § 83-17-71(1)(b) in that the Respondent has allegedly violated the insurance laws, or any regulation, subpoena, or order of the commissioner or of another state's commissioner; and,
- Miss. Code Ann. § 83-17-71(1)(c) in that the Respondent allegedly obtained or attempted to obtain a license through misrepresentation or fraud.

Pursuant to Miss. Code Ann. § 83-17-71(2), upon notification by the Commissioner of his decision to deny an application for a license, the Respondent 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.

SO ISSUED, this the 16th day of July, 2008.

MIKE CHANEY
COMMISSIONER OF INSURANCE

By:



Kimberly Causey
Special Assistant Attorney General
Mississippi Department of Insurance