



MISSISSIPPI INSURANCE DEPARTMENT

MIKE CHANEY
Commissioner of Insurance
State Fire Marshal

MARK HAIRE
Deputy Commissioner of Insurance

501 N. WEST STREET, SUITE 1001
WOOLFOLK BUILDING
JACKSON, MISSISSIPPI 39201
www.mid.state.ms.us

MAILING ADDRESS
Post Office Box 79
Jackson, Mississippi 39205-0079
TELEPHONE: (601) 359-3569
FAX: (601) 359-2474

July 12, 2013

SENT VIA CERTIFIED MAIL

Frank Buchanan, President
Buchanan Services of Mississippi, Inc.,
Also doing business as Buchanan Services, LLC
775 NW 57 St.
Ft. Lauderdale, FL 33309

RE: CEASE AND DESIST ORDER

Mr. Buchanan:

It has come to the attention of the Mississippi Insurance Department ("Department") that Buchanan Services of Mississippi, Inc., also doing business as Buchanan Services, LLC, has engaged in business as a "public adjuster" of insurance in the State of Mississippi by acting or aiding, solely in relation to first party claims arising under insurance contracts that insure the real or personal property of the insured, on behalf of an insured in negotiating for, or effecting the settlement of, a claim for loss or damage covered by an insurance contract. See Miss. Code § 83-17-501 (supp. 2012) (defining "public adjuster").

The Department is vested with the responsibility of regulating the business of insurance in the State of Mississippi. Any person or other entity engaging in the business of insurance in this State must comply with this State's licensing and 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 Buchanan Services of Mississippi, Inc. has engaged in business as a public adjuster of insurance in the State of Mississippi, as follows:

Cease and Desist Order
Buchanan Services of Mississippi, Inc.,
Also doing business as Buchanan Services, LLC
July 12, 2013

A contract was entered into on March 18, 2013, between Buchanan Services, LLC and Refuge Temple Church (hereafter sometimes referred to as the "insured"), wherein Buchanan Services, LLC assumed the duty to negotiate and settle an insurance claim on behalf of the insured, and which included a provision which prohibited the insured from settling its claim with the Insurance Company unless Buchanan Services, LLC agreed to the terms of any settlement.

Accordingly, Buchanan Services of Mississippi, Inc., also doing business as Buchanan Services, LLC, is directed to **IMMEDIATELY CEASE AND DESIST** from engaging in business as a public adjuster of insurance in the State of Mississippi, including, any and all activity that requires a public adjuster license from the Mississippi Insurance Department.

You may request a hearing before the Commissioner of Insurance or his designated representative pertaining to this matter. Any such request must be in writing. Any correspondence or other communication regarding a hearing request or other matters should be directed to the Legal Division, Mississippi Insurance Department.

Sincerely,

MIKE CHANEY
COMMISSIONER OF INSURANCE

BY:


Mark Haire
Deputy Commissioner