



**COPY**

**MISSISSIPPI INSURANCE DEPARTMENT**

**MIKE CHANEY**  
Commissioner of Insurance  
State Fire Marshal

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**MARK HAIRE**  
Deputy Commissioner of Insurance

April 19, 2011

**CERTIFIED MAIL**  
**RETURN RECEIPT REQUESTED**  
# 7001 2510 0008 9430 3069

Mr. James Brooks Lynch  
251 Massey Circle  
Carthage, MS 39051

RE: Denial of Insurance Producer Application

Dear Mr. Lynch (hereinafter "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 14, 2011, attached hereto as Exhibit "A", has been **DENIED** for the following violations:

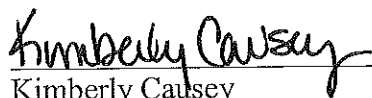
- Miss. Code Ann. § 83-17-71(1)(a) in that the Respondent allegedly provided incorrect, misleading, incomplete or materially untrue information in the license application;
- Miss. Code Ann. § 83-17-71(1)(b) in that the Respondent has allegedly violated the insurance laws, or any regulation, subpoena,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

Miss. Code Ann. § 83-17-71 (2) (Supp. 2004) provides if the action by the Commissioner is to nonrenew or to deny an application for a licensee, 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 application.

SO ISSUED, this the 18th day of April, 2011.

MIKE CHANEY  
COMMISSIONER OF INSURANCE

By:   
\_\_\_\_\_  
Kimberly Causey  
Special Assistant Attorney General  
Mississippi Department of Insurance