



## MISSISSIPPI INSURANCE DEPARTMENT

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

**MARK HAIRE**  
Deputy Commissioner of Insurance

**RICKY DAVIS**  
State Chief Deputy Fire Marshal

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

April 13, 2015

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

Clarence Palmer  
5295 Galaxie Dr.  
Jackson, MS 39206

**RE: CEASE AND DESIST ORDER**

Mr. Palmer,

It has come to the attention of the Mississippi Insurance Department ("Department") that you, Mr. Clarence Palmer, have engaged in the business of insurance in the State of Mississippi without an active insurance producer license.

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 licensing 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 you have engaged in the business of insurance in the State of Mississippi, as follows:

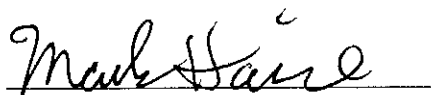
You sent an application for commercial insurance to Dixie Specialty for Safe Hand Transportation on March 28, 2015. You are listed as the producer on the application and your previous NPN # is listed as well. (Exhibit "A").

Your actions are in violation of an administrative order effective December 15, 2014 in which you voluntarily surrendered your license. Accordingly, you are directed to **IMMEDIATELY CEASE AND DESIST** from engaging in the business of insurance in the State of Mississippi, including, any and all activity that requires a producer license from the Mississippi Insurance Department.

You may request a hearing, within twenty (20) days of the date of this Order, to be held 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