



## MISSISSIPPI INSURANCE DEPARTMENT

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

MIKE CHANEY  
Commissioner of Insurance  
State Fire Marshal

MAILING ADDRESS  
Post Office Box 79  
Jackson, Mississippi 39205-0079  
TELEPHONE: (601) 359-3569  
FAX: (601) 359-2474  
WATS: 1-800-562-2957 (Incoming - USA)

August 10, 2009

**CERTIFIED MAIL**  
**RETURN RECEIPT REQUESTED**

Michael Lee  
President  
Hermitage Insurance Company  
1311 Mamaroneck Avenue, Suite 135  
White Plains, NY 10605

*Re: 2008 Annual Statement Filing  
NAIC Company Code: 18376*

Dear Mr. Lee:

The Mississippi Department of Insurance received Hermitage Insurance Company's Jurat Page on March 18, 2009 and your company's filing with the NAIC was received on March 16, 2009.

**AUTHORITY**

Pursuant to Miss. Code Ann. §83-5-55 (Supp. 2008), "Every insurance company **shall** file with the Commissioner of Insurance, on or before the first day of March of each year, a statement showing the business standing and financial condition of the company..."

Pursuant to Miss. Code Ann. §83-5-69 (Supp. 2008), "Any company that neglects to make and file its quarterly and annual statement within the time provided in this chapter **shall** pay to the Commissioner of Insurance One Hundred Dollars (\$100.00) for each day's neglect; and upon notice by the Commissioner to that effect, its authority to do new business **shall** cease while such default continues..."

Michael Lee  
August 10, 2009  
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**STATEMENT OF CHARGES**

Your company's failure to file an Annual Statement in a timely manner constitutes a violation of Miss. Code Ann. §83-5-55 (Supp. 2008) and Miss. Code Ann. §83-5-69 (Supp. 2008).

In accordance with the above-cited statutory authority, please submit payment to this office in the amount of \$1600.00 representing the administrative penalty for the failure to timely file your company's 2008 Annual Statement.

The payment should be post-marked as follows:

Mississippi Department of Insurance  
Attn: Christina Kelsey- Legal Division  
Personal and Confidential  
Post Office Box 79  
Jackson, MS 39205

Any questions about this process should be directed to my attention at 601-359-3577.

With kindest regards, I remain,

Sincerely,



Christina Kelsey  
Senior Attorney  
Mississippi Insurance Department

CJK: kc

cc: Mark Haire, Deputy Commissioner  
Kim Causey, Interim General Counsel  
Debra Vernon, Director, Financial & Market Regulation  
David Browning, Chief Examiner  
Nancy Cross, Director, Statutory Compliance