



MISSISSIPPI INSURANCE DEPARTMENT

501 N. WEST STREET, SUITE 1001
WOOLFOLK BUILDING
JACKSON, MISSISSIPPI 39201
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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)

October 15, 2009

Mr. Lloyd James Smith, Jr.
8637 Albermarle Drive
Norfolk, VA 23503

Certified Mail/ Return Receipt Requested

Re: Denial of Non-Resident Property and Casualty Insurance License

Dear Mr. Danley:

Please be advised that the Mississippi Department of Insurance (Department) has carefully reviewed and considered your application for a Property and Casualty insurance producer's license in the State of Mississippi. The Department wishes to advise you that your application has been **DENIED**.

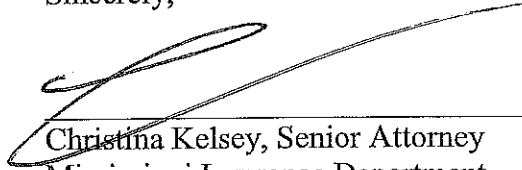
On September 1, 2009, the Department sent you correspondence by certified mail to your last known address advising you that pursuant to Miss. Code Ann. § 83-17-71 (1) (Supp. 2005) the Commissioner of Insurance may refuse to issue or renew a license for failure to comply with a child support obligation. Said correspondence is attached hereto as **Exhibit "A."**

It is the Commissioner's position that he will not issue a license while a child support obligation is delinquent. The initial correspondence requested either evidence that your child support is current or notification within ten (10) days of a request for a hearing on this matter. To date, you have failed to respond to our request therefore making it necessary for us to take the foregoing action against you.

If you have any additional questions, please do not hesitate to contact me at 601-359-3577.

With kindest regards, I remain,

Sincerely,



Christina Kelsey, Senior Attorney
Mississippi Insurance Department

CJK/bs