



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

**MARK HAIRE**  
Deputy Commissioner of Insurance

**RICKY DAVIS**  
State Chief Deputy Fire Marshal

## MISSISSIPPI INSURANCE DEPARTMENT

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JACKSON, MISSISSIPPI 39201  
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Post Office Box 79  
Jackson, Mississippi 39205-0079  
TELEPHONE: (601) 359-3569  
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March 15, 2018

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

Martin Phillips Cushman  
226 E Main St. ste C  
Senatobia, MS 38668

91 7199 9991 7033 1681 6814

Re: NOTICE OF DENIAL of Insurance Producer License Application and  
Opportunity for a Hearing  
License No. 10003387

Dear Mr. Cushman:

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

Respondent conducted the business of insurance in a fraudulent or untrustworthy manner in this state or another by failing to remit premiums to an insurer on behalf of Deep South Construction on or around the year 2015.

Miss. Code Ann. § 83-17-71(1) (Rev. 2016), provides, in part, that the Commissioner of Insurance may refuse to issue or renew an insurance producer's license for:

- a) Using fraudulent, coercive or dishonest practices or demonstrating incompetence, untrustworthiness or financial responsibility in the conduct of business in this state or elsewhere.
- b) Violating any insurance laws, or violating any regulation subpoena or order of the commissioner of another state's commissioner;

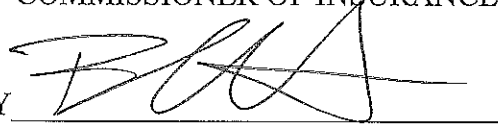
Pursuant to Miss. Code Ann. § 83-17-71(2)(Rev. 2016), you are entitled to a formal hearing before this Department regarding your application for a privilege license. If you desire a formal hearing, you must send your demand for hearing to this Department within ten (10) days of your receipt of this letter. Your request for a hearing must be in writing. Upon receipt of your written demand for formal hearing, it will be scheduled and held within 30 days.

Please feel free to contact me if you have any questions regarding this matter and your written response should be directed to my attention.

Sincerely,

MIKE CHANEY  
COMMISSIONER OF INSURANCE

BY

A handwritten signature in black ink, appearing to read 'B. White', written over a horizontal line.

Brandon White  
Attorney  
Mississippi Insurance Department