



**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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October 23, 2020

**VIA CERTIFIED MAIL AND REGULAR MAIL**

Ms. Brenda Lee Lloyd  
5039 Goldstream Lane  
Memphis, TN 38125

License Application ID 634976

**Re: NOTICE OF DENIAL of Insurance Adjuster License Application**

Ms. Lloyd (hereinafter "Respondent"):

Please be advised that the Mississippi Department of Insurance ("Department") has carefully reviewed and considered your application for an independent adjuster license in the State of Mississippi. The Department wishes to advise you that your renewal application has been **DENIED** for the following violations:

### **CHARGE 1**

It is specifically charged that Respondent violated the provisions of Miss. Code Ann. §83-17-71(1)(a) by providing incorrect, misleading, incomplete or materially untrue information in an application for an insurance producer's license in this state. Specifically, on your application you were asked, "Have you ever been named or involved as a party in an administrative proceeding, including FINRA sanction or arbitration proceeding regarding any professional or occupational license or registration?" You answered "No" to this question.

However, on October 16, 2013, the Mississippi Insurance Department issued an order revoking your insurance producer license, license number 10181681. This revocation is an administrative proceeding of which you were the named party. Your answer to the above question was false in violation of Mississippi law.

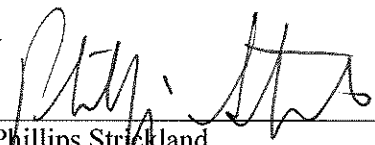
Miss. Code § 83-17-71, states that the Commissioner of Insurance may refuse to renew an insurance producer's license for the following causes: (a) Providing incorrect, misleading, incomplete or materially untrue information in the license application.

Therefore, pursuant to the above statute, your application for a Mississippi insurance adjuster license is hereby DENIED.

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

So issued, this the 23<sup>rd</sup> day of October, 2020.

MIKE CHANEY  
COMMISSIONER OF INSURANCE

BY   
Phillips Strickland  
Senior Attorney  
Mississippi Insurance Department