



**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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June 16, 2021

**VIA CERTIFIED MAIL AND REGULAR MAIL**

Mr. Joshua David Baker  
630 E Church St.  
Boonville, MS 38829

Mississippi Res. License #: 10007334

**Re: NOTICE OF DENIAL of Resident Insurance Producer License Application**

Mr. Baker (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 dated June 25, 2020 you were asked, "Have you ever been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony" You answered "No" to this question.

According to documents from the City of Boonville Municipal Court and the Boonville Police Dept. you were arrested and charged with felony embezzlement on July 24, 2018. These charges were not dismissed until September 17, 2020. Your answer to the above question was false in violation of Mississippi law.

**CHARGE 2**

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 dated June 25, 2020 you certified that, "under penalty of perjury, all of the information submitted

in this application and attachments is true and complete. I am aware that submitting false information or omitting pertinent or material information in connection with this application is grounds for license revocation or denial of the license and may subject me to civil or criminal penalties.” This statement was attested to by you upon submission of your application.

On your application dated June 25, 2020, you list your residence address as 390 County Road 7000, Boonville, MS 38829. A review of Respondent’s Facebook profile shows that he moved to Colorado in early June of 2020 and has lived there continuously since. Your answer to the above question was false in violation of Mississippi law.

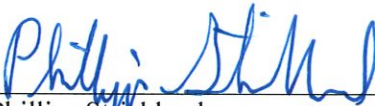
Miss. Code § 83-1 7-71, states that the Commissioner of Insurance may refuse to renew an insurance producer's license for the following causes: (a) Providing incorrect, misleading, incomplete or materially untrue information in the license application.

Therefore, pursuant to the above statute, your application for a Mississippi insurance producer 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 16<sup>th</sup> day of June, 2021.

MIKE CHANEY  
COMMISSIONER OF INSURANCE

BY   
Phillips Strickland  
Senior Attorney  
Mississippi Insurance Department