



MISSISSIPPI INSURANCE DEPARTMENT

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August 20, 2024

Melissa Elaine Blacklidge
210 West Central Street
Tylorsville, MS 39168

VIA CERTIFIED MAIL

Also delivered via email to: melissablacklidge466@gmail.com

Re: Denial of Application Mississippi Insurance Producer License
Insurance Producer Applicant: Melissa Elaine Blacklidge
Former Producer License No. 10288048

Ms. Melissa Elaine Blacklidge:

This letter is to inform you that your Application for Mississippi Insurance Producer license has been **DENIED**. The basis for this denial is set forth as follows:

AUTHORITY

The Mississippi Department of Insurance is a duly constituted authority existing within the executive branch of the government of the State of Mississippi "charged with the execution of all laws (except as otherwise specifically provided by statute) now in force, or which may hereafter be enacted, relative to all insurance and all insurance companies, corporations, associations, or orders." *See Miss. Code § 83-1-1 (Rev. 2022)*. The Commissioner of Insurance is the chief officer of the Mississippi Department of Insurance. *See Miss. Code § 83-1-1 (Rev. 2022)*.

Pursuant to *Miss. Code. § 83-17-71(1) (Rev. 2022)*, the Commissioner may place on probation, suspend, revoke or refuse to issue or renew an insurance producer's license or may levy a civil penalty in an amount not to exceed One Thousand Dollars (\$1,000.00) per violation and such penalty shall be deposited into the special fund of the State Treasury designated as the "Insurance Department Fund" for any one or more of the following causes:

- (a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;
- (b) Violating any insurance laws, or violating any regulation, subpoena or order of the commissioner or of another state's commissioner;

- (f) Having been convicted of a felony;
- (g) Having admitted or been found to have committed any insurance unfair trade practice or fraud;
- (h) Using fraudulent, coercive or dishonest practices or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere;
- (j) Forging another's name to an application for insurance or to any document related to an insurance transaction.

Pursuant to *Miss. Code § 83-17-71(6) (Rev. 2022)*, "No licensee whose license has been revoked hereunder shall be entitled to file another application for a license as a producer within one (1) year from the effective date of such revocation or, if judicial review of such revocation is sought, within one (1) year from the date of final court order or decree affirming such revocation. Such application, when filed, may be refused by the commissioner unless the applicant shows good cause why the revocation of his license shall not be deemed a bar to the issuance of a new license."

Further, *Miss. Code § 83-17-71(4) (Rev. 2022)*, provides that in addition to or in lieu of any applicable denial, suspension or revocation of a license, a person may, after hearing, be subject to a civil fine not to exceed One Thousand Dollars (\$1,000.00) per violation.

FACTS

- (1) Melissa Elaine Blacklidge (sometimes referred to as "Blacklidge"), is an adult resident citizen of the State of Mississippi, who previously held an Insurance Producer's License # 10288048, issued by the Mississippi Department of Insurance (MID).
- (2) Blacklidge filed an Insurance Producer License Application with MID dated August 5, 2024. The application in the "Background Information" section, question 1a, asks whether the applicant has been "convicted of a misdemeanor, had a judgement withheld or deferred, or are you currently charged with committing a misdemeanor," and if the answer is "yes", then question 1c requires the applicant to provide "(a) a written statement explaining the circumstances of each incident, (b) a copy of the charging document, (c) a copy of the official document, which demonstrates the resolution of the charges or any final judgment." Blacklidge did answer question 1a as "yes", however, she did not provide any of the documentation required in response to question 1c, and the application was therefore incomplete.
- (3) The application in the "Background Information" section, question 1b, asks whether the applicant has been "convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony," and if the answer is "yes", then question 1c requires the applicant to provide "(a) a written statement explaining the circumstances of each incident, (b) a copy of the charging document, (c) a copy of the official document, which demonstrates the resolution of the charges or any final judgment." Blacklidge did answer

question 1b as “yes”, however, she did not provide any of the documentation required in response to question 1c, and the application was therefore incomplete.

(4) Blacklidge, in her Insurance Producer License Application, in the “Background Information” section, question 2, responded “No” to the question “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.” Blacklidge’s answer was incorrect and materially untrue, as Blacklidge has previously been involved in administrative proceedings before the Mississippi Department of Insurance, as described more fully hereinbelow.

(5) A Final Administrative Order, dated January 25, 2017, was entered by the Mississippi Insurance Department against Melissa E. Blacklidge, through which the Insurance Producer License of Melissa E. Blacklidge (who is the same person as Melissa Elaine Blacklidge) was revoked, and an administrative fine was imposed against her in the amount of \$5,000. The order included findings that Melissa E. Blacklidge was guilty of sixty (60) separate violations of the provisions of *Miss. Code § 83-17-71*, including various instances of fraud and forgery. To date, the administrative fine imposed against Melissa E. Blacklidge in the sum of \$5,000 remains unpaid.

STATEMENT OF CHARGES

The forgoing facts set forth above are hereby re-alleged in each of the following charges set forth as follows:

CHARGE 1: That Melissa Elaine Blacklidge violated the provisions of *Miss. Code § 83-17-71(1)(a)*, by providing incorrect, misleading, incomplete or materially untrue information in her license application.

CHARGE 2: That Melissa Elaine Blacklidge violated the provisions of *Miss. Code § 83-17-71(1)(b)*, by failing to comply with the Administrative Order of the Commissioner of Insurance for the State of Mississippi dated January 25, 2017, including failure to pay the administrative fine of \$5,000 that was imposed against her.

CHARGE 3: That Melissa Elaine Blacklidge violated the provisions of *Miss. Code § 83-17-71(1)(f) and (g)*, because she has been convicted of a felony (as determined from the application she submitted) and has been found to have committed fraud (as determined from reference to the Administrative Order entered by the Mississippi Commissioner of Insurance dated January 24, 2017).

CHARGE 4: That Melissa Elaine Blacklidge has previously had an insurance producer license revoked by the Commissioner of Insurance for the State of Mississippi, and the said applicant has failed to show “good cause” why the revocation of her license should not be deemed a bar to the issuance of a new license. *See Miss. Code § 83-17-71(6)*.

DENIAL OF APPLICATIONS FOR LICENSURE

Based upon the foregoing, the application for licensure submitted by Melissa Elaine Blacklidge is hereby DENIED.

You may make written demand upon the Commissioner within ten (10) days for a hearing before the Commissioner, or his designee, to determine the reasonableness of the Commissioner's action. The hearing shall be held within thirty (30) days of receipt of the written request. Your request for a hearing should be submitted through the undersigned.

SO ISSUED, this the 20th day of August, 2024.

MIKE CHANEY
COMMISSIONER OF INSURANCE

By:



Mark Lampton
Senior Attorney