



## MISSISSIPPI INSURANCE DEPARTMENT

MIKE CHANEY  
Commissioner of Insurance  
State Fire Marshal

501 N. WEST STREET, SUITE 1001  
WOOLFOLK BUILDING  
JACKSON, MISSISSIPPI 39201  
www.mid.ms.gov

DAVID BROWNING  
Deputy Commissioner of Insurance

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)

March 5, 2025

Philip Tod Garroway  
350 Camino Gardens Blvd, Suite 103  
Boca Raton, Florida 33432

RE: Revocation of Mississippi Non-Resident Insurance Producer license  
License #11009034

Mr. Garroway:

This letter is to inform you that your Mississippi Non-Resident Insurance Producer license has been **REVOKED** due to the fact that your resident insurance producer license was surrendered on December 30, 2024 in your resident state of Florida.

Miss. Code Ann. § 83-17-65(6) states, "... a person licensed in this state as a non-resident producer whose license is denied, suspended, or revoked in his or her home state shall also have his or her non-resident license denied, suspended, or revoked in this state without prior notice or hearing."

Pursuant to the statute, your Mississippi Non-Resident Insurance Producer license is hereby revoked. You may make a written demand to 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 of receipt of the written request.

SO ISSUED, this the 5<sup>th</sup> day of March, 2025.

MIKE CHANEY  
COMMISSIONER OF INSURANCE

By: \_\_\_\_\_  
Christina Kelsey  
General Counsel

MC/CK/ob