



## 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](http://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)

November 6, 2025

Elda Michelle Garcia  
4709 Stancliff Ct.  
Bakersfield, CA 93307

**RE: Revocation of Mississippi Non-Resident Insurance Producer license  
License #10970836**

Ms. Garcia:

This letter is to inform you that your Resident Insurance Producer license has been **REVOKED** on August 22, 2025, in your resident state of California. Our records show that you are not licensed in the state of California. 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.

Sincerely,

**MIKE CHANEY**  
COMMISSIONER OF INSURANCE

By: \_\_\_\_\_

  
Christina Kelsey  
General Counsel

MC/CK/ru