BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: GABRIEL ACEVEDO CAUSE NO: 26-8169
Resident Insurance Producer License No: 11148671

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Gabriel Acevedo, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: JAILEEN ALICEA **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11167883

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Jaileen Alicea, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: MIGUEL ANDUJAR **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11168172

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Miguel Andujar, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: GENESIS BAEZ **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11168171

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Genesis Baez, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: ELKE BOFFIL **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11166510

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Elke Boffil, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: JENNIFER BORRERO **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11168145

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Jennifer Borrero, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: SAMANTHA CABRERA **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11167577

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Samantha Cabrera, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: GABRIEL CAMINO **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11168169

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Gabriel Camino, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: JESUS CARRILLO **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11172632

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Jesus Carrillo, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: SANDY CHIRINOS **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11158513

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Sandy Chirinos, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: KATHERINE COLON **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11138081

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Katherine Colon, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: WHITNEY DAVIS **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11168143

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Whitney Davis, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: MAIRA DIAZ **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11172629

<u>FINAL ADMINISTRATIVE ORDER</u>

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Maira Diaz, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

**BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI**

IN RE: SANDRA FARGAS **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11163107

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Sandra Fargas, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: WILLIAM FERNANDEZ **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11170024

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. William Fernandez, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: ISAMAR FERRER **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11154816

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Isamar Ferrer, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: ZULEIKA FLORES **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11156987

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Zuleika Flores, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: ASTRID FUENMAYOR **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11170357

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Astrid Fuenmayor, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: ISABEL GARCIA **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11167572

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Isabel Garcia, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: KEILA GARCIA **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11158177

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Keila Garcia, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: DALIA GONZALEZ **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11168174

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Dalia Gonzalez, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: EDSON GONZALEZ DIAZ **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11149504

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Edson Gonzalez Diaz, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: CARLOS GUERRERO PAZ **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11166886

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Carlos Guerrero Paz, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: RICHARD GUILLEN **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11170348

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Richard Guillen, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: KELLIE HENDERSON **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11169962

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Kellie Henderson, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: MORELIA HILDAGO **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11170029

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Morelia Hildalgo, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: MAYREN HURTADO **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11166884

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Mayren Hurtado, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: ROXANNE JOINER **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11167571

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Roxanne Joiner, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: MOISES LARA **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11156151

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Moises Lara, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: JACKELIN MACHADO **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11158511

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Jackelin Machado, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: KARIM MAGALLANES **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11167880

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Karim Magallanes, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: JOSE MARIANI **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11167574

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Jose Mariani, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: MARIA MARIN **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11157333

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Maria Marin, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: BRIANA MARTIN **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11169965

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Briana Martin, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: CARLA MATOS **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11167882

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Carla Matos, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: CHARLOT MINERVA **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11168140

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Charlot Minerva, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: MAGELA MIRANDA **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11170354

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Magela Miranda, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: ISRAEL MONTIJO **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11170023

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Israel Montijo, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: MARIA NAVAS **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11170026

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Maria Navas, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: ELIZABETH OYOLA **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11167881

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Elizabeth Oyola, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: IRVING PENA **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11169956

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Irving Pena, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: EDANNARAILYS PIE **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11173002

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Edannarailys Pie, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: KATHERINE PINO **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11166512

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Katherine Pino, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: ASHLY QUINONES **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11168146

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Ashly Quinones, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: ANDERSON QUIROZ **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11158176

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Anderson Quiroz, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: MICHAEL RAMOS **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11170355

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Michael Ramos, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: YISMARIE RIVERA **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11168173

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Yismarie Rivera, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: AMBER ROMERO **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11168170

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Amber Romero, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: LUZ ROMERO JIMENEZ **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11154807

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Luz Romero Jimenez, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: IRIS ROSARIO **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11163108

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Iris Rosario, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: MERLYN SALAZAR **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11169964

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Merlyn Salazar, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: ORIANA SALOMON **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11167874

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Oriana Salomon, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: REGLA SANCHEZ **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11155668

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Regla Sanchez, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: CARMEN SILVA **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11170025

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Carmen Silva, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: EDSEL TENORIO **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11161475

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Edsel Tenorio, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: MANRRY URDANETA **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11170353

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Manrry Urdaneta, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: CRISNNEY VELAZQUEZ CABRERA **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11166885

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Crisnney Velazquez Cabrera, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: RAIZA VILLEGAS **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11155667

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Raiza Villegas, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
FOR THE STATE OF MISSISSIPPI

IN RE: ADA YUNEZ **CAUSE NO: 26-8169**
Resident Insurance Producer License No. 11156152

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, July 20, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter "Commissioner') for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated June 10, 2026. Ada Yunez, (hereinafter "Respondent') failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter "MID"). Based upon the evidence presented, and upon the recommendation given by the Hearing Officer, the Commissioner makes the following Findings of Fact, Conclusions of Law, and Order:

I. AUTHORITY

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (Violations; Penalties) provides that when 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 . . . for any one or more of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Obtaining or attempting to obtain a license through misrepresentation or fraud;

(e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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.

II. NOTICE AND HEARING

On June 10, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on July 20, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he provided to MID.

III. FINDINGS OF FACT

AFTER CONSIDERING all of the evidence presented, using the standard of proof of "clear and convincing evidence", the Insurance Commissioner makes the following Findings of Fact:

(1) The Respondent holds an active Resident Insurance Producer's License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID's records and investigation.

(2) The Commissioner finds that the Respondent's Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.

(3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained their Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024).*

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, they may follow the procedure set forth in Miss. Code Ann. *§83-17-83 of the Mississippi Code of 1972, as Amended.*

SO ORDERED, this the 22nd day of July 2026.

MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:

CHRISTINA KELSEY
GENERAL COUNSEL