

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

IN RE: GAMEAL GUDE
Non-Resident Insurance Producer License No. 10992112

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Wednesday, June 18, 2025, at 10:00 a.m. CST before the Commissioner of Insurance for the State of Mississippi, by and through his specially designated appointee, Kim Causey (hereinafter "Hearing Officer"), pursuant to Notice of Hearing dated May 7, 2025.

The Respondent, Gameal Gude, failed to appear to participate in the hearing, and was declared in default at 10:06 a.m. Mark Lampton, Senior Attorney for the Mississippi Insurance Department, represented the Mississippi Insurance Department. The State introduced several items of documentary evidence, including but not limited to:

- (1) The Notice of Hearing and Statement of Charges, dated May 7, 2025.
- (2) A copy of the Email dated May 7, 2025, evidencing the sending of the Notice of Hearing and Statement of Charges to the Respondent. Also submitted into the record was a delivery receipt for said email.
- (3) Also admitted to the record on Motion of MID were the following Exhibits:

Exhibit S-1: Respondent's licensing record on the Sircon database;
Exhibit S-2: MID Investigator's Summary of Findings;
Exhibit S-3: Consumer Complaint dated March 5, 2024;
Exhibit S-4: Enrollment notification dated 2/15/2024;
Exhibit S-5: Letter from John Lundy dated 3/20/2024;
Exhibit S-6: Email from John Lundy dated 4/3/2024;
Exhibit S-7: Email from Gemeal Gude dated April 1, 2024.

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 § 83-17-71 (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:

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

Further, *Miss. Code § 83-17-71(4) (Supp. 2020)*, 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 May 7, 2025, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on June 18, 2025 at 10:00 a.m. The Notice of Hearing and Statement of Charges were mailed to the Respondent via US Mail, postage prepaid (certified mail) to the separate addresses that Gameal Gude (the Respondent) provided to the Mississippi Insurance Department (MID) as his business address, his home address, and his mailing address. Additionally, the Notice of Hearing and Statement of Charges was sent to the Respondent via email 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, Gemeal Gude (hereinafter sometimes referred to as “Respondent”), is an adult resident citizen of the State of Florida, who holds an active Non-Resident Insurance Producer’s License in the State of Mississippi, having # 10992112, issued by the Mississippi Department of Insurance.

(2) The Commissioner of Insurance has jurisdiction over the subject matter of these proceedings as well as the Respondent since the Respondent is licensed by the Department of Insurance.

(3) The Department of Insurance was alerted that Respondent engaged in the herein alleged activities through receipt of a Consumer Complaint from Yulanda Sue Drake, submitted on March 5, 2024.

(3) Effective on or about February 1, 2024, Yulanda Sue Drake was covered by a policy of healthcare insurance through Cigna Healthcare.

(4) On or about February 15, 2024, Gemeal Gude did submit an application to enroll Yulanda Sue Drake into a healthcare plan with AmBetter Health. Yulanda Sue Drake had not authorized Gemeal Gude to submit the application on her behalf, and did not desire to procure a healthcare policy through AmBetter Health. Gemeal Gude submitted the application for Yulanda Sue Drake without her knowledge or consent. Furthermore, the registration of Yulanda Sue Drake for a plan through AmBetter Health had the additional consequence of cancelling Yulanda Sue Drake’s policy with Cigna Healthcare.

IV. CONCLUSIONS OF LAW

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


That Gemeal Gude (Respondent), on or about February 15, 2024, violated the insurance laws of the State of Mississippi by fraudulently submitting an application for insurance to AmBetter Health for Yulanda Sue Drake without her knowledge or consent. This conduct is in violation of the provisions of *Miss. Code § 83-17-71(1)(e), (g), (h), and (j)*.

V. ORDER

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent, Gemeal Gude, under privilege license number 10992112, to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately. Additionally, the Respondent is hereby assessed an administrative fine in the amount of Five Hundred Dollars (\$500.00), which shall be due and payable to the Mississippi Insurance Department effective immediately.

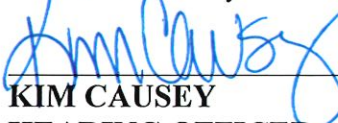
It is noted that should the Respondent wish to appeal the Order of the Commissioner, he may follow the procedure set forth in § 83-17-83 of the *Mississippi Code of 1972, as Amended*.

SO ORDERED, this the 18th day of June, 2025.



MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

Recommended by:



KIM CAUSEY
HEARING OFFICER