

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

**IN RE: ASHLEY A. EDMUNDSON
 Insurance Producer License No. 10492273**

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Wednesday, June 25, 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 27, 2025.

The Respondent, Ashley A. Edmundson, failed to appear to participate in the hearing, and was declared in default at 10:10 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:

I. PLEADINGS AND PROCEDURAL:

- A. Notice of Hearing and Statement of Charges;
- B. Email with delivery receipt providing Respondent(s) with the Notice of Hearing and Statement of Charges.

II. EXHIBITS:

- Exhibit S-1: Respondent's licensing record on the Sircon database;
- Exhibit S-2: Report of Investigation by MID Investigator Riggs dated Nov. 13, 2024;
- Exhibit S-3: AAA Life Insurance Company Report of Investigation and associated Investigation Report;
- Exhibit S-4: Report of Investigation by MID Investigator Riggs dated March 13, 2025;
- Exhibit S-5: New York Life Ins. Co. Fraud Investigation Report with associated investigation materials;
- Exhibit S-6: Revocation Order from Arkansas Ins. Dept.

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:

- (b) Violating any insurance laws, or violating any regulation, subpoena or order of the commissioner or of another state's commissioner;
- (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;
- (i) Having an insurance producer license, or its equivalent, denied suspended or revoked in any other state, province, district or territory;
- (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)*, 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 27, 2025, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on June 25, 2025 at 10:00 a.m. The Notice of Hearing and Statement of Charges were mailed to the Respondent via US Mail, postage prepaid to the address that Ashley A. Edmundson (the Respondent) provided to the Mississippi Insurance Department (MID) as her mailing and residential address. Additionally, the Notice of Hearing

and Statement of Charges was sent to the Respondent via email to the email address she provided to MID, as well as to a second email address that the Respondent had used in corresponding with the MID Investigator. The emails were confirmed as delivered via a delivery receipt dated May 27, 2025.

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, Ashley A. Edmundson (hereinafter sometimes referred to as “Respondent”), is an adult resident citizen of the State of Mississippi, who holds an active Insurance Producer’s License in the State of Mississippi, having # 10492273, issued by the Mississippi Insurance Department (MID).

(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 MID.

(3) The Department of Insurance was alerted that Respondent engaged in the herein alleged activities through receipt of a Complaint posted on the Online Fraud Reporting System filed by AAA Life Insurance Company, as well as a second Complaint filed on the Online Fraud Reporting System filed by New York Life.

(4) On divers occasions during the years 2023 and 2024, Ashley A. Edmundson did submit fraudulent applications for insurance with AAA Life Insurance Company, on behalf of non-consenting individuals, which conduct included the following:

- (a) For 18 different policy applications, the telephone number of the agent, Ashley A. Edmundson, was placed on the application while representing it as the telephone number of the applicant;
 - (b) Ashley A. Edmundson submitted insurance applications for individuals that had not consented to the purchase of insurance;
 - (c) Ashley A. Edmundson forged signatures of purported customers on insurance applications by submitting electronic signatures for individuals without their knowledge or consent, and on at least one (1) occasion forged a “wet” signature of on an individual on an application for insurance;
 - (d) Ashley A. Edmundson included false information on applications for insurance for the purpose of effecting coverage that would have been denied had accurate information been provided.
- (5) On divers occasions during the years 2023 and 2024, Ashley A. Edmundson did submit fraudulent applications for insurance with New York Life Insurance Company, on behalf of non-consenting individuals, which conduct included the following:
- (a) On approximately seven (7) occasions, Ashley A. Edmundson submitted insurance applications for individuals that had not consented to the purchase of insurance at issue in the application;
 - (b) Ashley A. Edmundson forged signatures on insurance applications and related documents without the knowledge or consent of the purported customers;
 - (c) Ashley A. Edmundson included false information on applications for insurance, including but not limited to erroneous email addresses and bank account information.

(6) On February 7, 2025, an administrative order was entered by the Insurance Commissioner for the State of Arkansas, through which findings were made that Ashley A. Edmundson had committed multiple violations of the insurance laws of the State of Arkansas, and went on to enter the revocation of Ashley A. Edmundson's insurance producer license in the State of Arkansas.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner makes the following conclusions of law:

(1) Ashley A. Edmundson (Respondent), on or about the years 2023 and 2024, violated the insurance laws of the State of Mississippi by fraudulently submitting applications for insurance to AAA Life Insurance Company that contained material false information, forgeries, and lacked customer consent. This conduct is in violation of the provisions of *Miss. Code § 83-17-71(1)(e), (g), (h), and (j)*.

(2) Ashley A. Edmundson (Respondent), on or about the years 2023 and 2024, violated the insurance laws of the State of Mississippi by fraudulently submitting applications for insurance to New York Insurance Company that contained material false information, forgeries, and lacked customer consent. This conduct is in violation of the provisions of *Miss. Code § 83-17-71(1)(e), (g), (h), and (j)*.

(3) Ashley A. Edmundson did violate the insurance laws of the State of Arkansas and had her insurance producer license in the State of Arkansas revoked by the Insurance Commissioner for the State of Arkansas on February 7, 2025, constituting a violation of the provisions of *Miss. Code § 83-17-71(1)(b) and (i)*.

V. ORDER

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent, Ashley A. Edmundson, under privilege license number 10492273, 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 One Thousand Dollars (\$1,000.00), which shall be due and payable to the Mississippi Insurance Department.

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

SO ORDERED, this the 30 day of June, 2025.



MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

Recommended by:



KIM CAUSEY
HEARING OFFICER