



## MISSISSIPPI INSURANCE DEPARTMENT

**MIKE CHANEY**  
Commissioner of Insurance  
State Fire Marshal

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Deputy Commissioner of Insurance

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July 16, 2025

Dorothy Alvarado  
5 Paul Myrick Road  
Laurel, MS 39443

VIA US MAIL, POSTAGE PREPAID

Also delivered via email to: Dorothyalvarado5@icloud.com

Re: Denial of Application Mississippi Insurance Producer License  
Insurance Producer Applicant: Dorothy Alvarado  
Application ID 995781

Ms. Alvarado:

This letter is to inform you that your Application for Mississippi Insurance Producer license has been **DENIED**. The basis for this denial is set forth as follows:

### **AUTHORITY**

The Mississippi Department of Insurance is a duly constituted authority existing within the executive branch of the government of the State of Mississippi "charged with the execution of all laws (except as otherwise specifically provided by statute) now in force, or which may hereafter be enacted, relative to all insurance and all insurance companies, corporations, associations, or orders." *See Miss. Code § 83-1-1 (Supp. 2023)*. The Commissioner of Insurance is the chief officer of the Mississippi Department of Insurance. *See Miss. Code § 83-1-1*.

Pursuant to *Miss. Code. § 83-17-71(1)*, 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 and such penalty shall be deposited into the special fund of the State Treasury designated as the "Insurance Department Fund" for any one or more of the following causes:

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

## **FACTS**

- (1) Dorothy Alvarado (sometimes referred to as “Respondent”), is an adult resident citizen of the State of Mississippi, who has applied for an insurance producer’s license to be issued by the Mississippi Department of Insurance.
- (2) On or about August 4, 2022, Dorothy Alvarado, who is the same person as Dorothy Wade, had her business relationship with American Family Life Assurance Company (AFLAC), terminated for cause, which, upon information and belief, was based upon alleged fraudulent activity performed by Respondent.
- (3) Respondent’s application to Mississippi Department of Insurance requesting an insurance producer license contained incorrect, incomplete and materially untrue information in the license application. Specifically, the Respondent answered “No” to the question “Have you or any business in which you are or were an owner partner, officer or director, or member or manager of a limited liability company, ever had an insurance agency contract or any other business relationship with an insurance company terminated for any alleged misconduct?”

## **STATEMENT OF CHARGES**

The forgoing facts set forth above are hereby re-alleged in each of the following charges set forth as follows:

**THE CHARGE:** That Dorothy Alvarado violated the provisions of *Miss. Code § 83-17-71(1)(a)*, by providing incorrect, misleading, incomplete or materially untrue information in the license application she submitted to the Mississippi Department of Insurance.

## **DENIAL OF APPLICATIONS FOR LICENSURE**

**Based upon the foregoing, the application for licensure submitted by Dorothy Alvarado is hereby DENIED.**

You may make written demand upon the Commissioner within ten (10) days for a hearing before the Commissioner, or his designee, to determine the reasonableness of the Commissioner’s action. The hearing shall be held within thirty (30) days of receipt of the written request. Your request for a hearing should be submitted through the undersigned.

SO ISSUED, this the 16<sup>th</sup> day of July, 2025.

MIKE CHANEY  
COMMISSIONER OF INSURANCE

By:



Mark Lampton  
Senior Attorney