

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

IN RE: MAMADOU THIAM
Insurance Producer License No. 11042445

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Tuesday, August 26, 2025, at 10:00 a.m. CST before the Commissioner of Insurance for the State of Mississippi, by and through his specially designated appointee, Christina Kelsey (hereinafter “Hearing Officer”), pursuant to Notice of Hearing dated July 18, 2025.

The Respondent, Mamadou Thiam, failed to appear to participate in the hearing, and was declared in default. 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 Notice of Hearing;
- C. Evidence of Mailing of Notice of Hearing.

II. State’s Exhibits for the Hearing:

- Exhibit S-1: Siron Agent Licensing Status Report for Respondent;
- Exhibit S-2: Report of Investigation by MID Investigator;
- Exhibit S-3: Uniform Suspected Insurance Fraud Reporting Form (United of Omaha Life Ins. Co.);
- Exhibit S-4: Investigation Case Notes, dated 03 December 2024;
- Exhibit S-5: Life Insurance Application, including eSignature Data Page and Payment Authorization Form;
- Exhibit S-6: Claim Denial Letter, dated December 2, 2024 (based on incorrect information on application);
- Exhibit S-7: Producer Statement of “interview in person”;
- Exhibit S-8: eSignature Data Page with additional IP Detail results for the IP address;
- Exhibit S-9: Email from Mamadou Thiam, dated December 23, 2024;
- Exhibit S-10: Medical Record (only page 75) with Surgical ICU Progress Note.

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 (following list is non-exclusive but references provisions relevant to this hearing):

- (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)*, 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 July 18, 2025, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent, setting the matter for hearing on August 26, 2025 at 10:00 a.m. (CST). The Notice of Hearing and Statement of Charges were mailed to the Respondent via US Mail, postage prepaid to the address that Mamadou Thiam (the Respondent) provided to the

Mississippi Insurance Department (MID) as his business, mailing and residential address. (*Exhibit S-1*). Additionally, the Notice of Hearing and Statement of Charges was sent to the Respondent via email to the email address he provided to MID. (*Exhibit S-1*). The emails were confirmed as delivered via a delivery receipt dated July 18, 2025. (*Pleading B*). The Respondent was duly and properly provided with notice of the hearing and charges in this matter.

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, Mamadou Thiam (hereinafter sometimes referred to as “Respondent”), is an adult resident citizen of the State of Alabama, who holds an active Non-Resident Insurance Producer’s License in the State of Mississippi, having license # 11042445, issued by the Mississippi Insurance Department (MID). (*Exhibit S-1*)

(2) The Commissioner of Insurance has jurisdiction over the subject matter of these proceedings as well as the Respondent.

(3) On or about June 21, 2024, Mamadou Thiam did submit an electronic Indexed Universal Life Express Insurance application for Lula Mosley to United of Omaha Life Insurance Company, which application was signed in the late hours of June 20, 2024. (*Exhibits S-2, S-3, S-4, S-5*) Lula Mosley had not authorized Mamadou Thiam to submit the application on her behalf. (*Exhibit S-8, S-10*) Mamadou Thiam submitted the application for Lula Mosley without Lula Mosley’s knowledge or consent. The application contained factually erroneous information, including a representation that Lula Mosely was not a tobacco user. (*Exhibits S-5, S-6*) Although the Respondent signed a “Producer Statement” certifying that he conducted his

interview with Lula Mosely in person (*Exhibit S-7*), a subsequent email from Respondent to the MID Investigator asserted that the interview was performed over “zoom”. (*Exhibit S-9*)

(4) Lula Mosley was a resident of Forest, Mississippi, who, on June 20 and 21, 2024, was a patient residing and undergoing treatment at the University of Mississippi Medical Center in Jackson, Mississippi. (*Exhibits S-2, S-3, S-4, S-6, S-10*) Agent Mamadou Thiam was then a resident of Tuscaloosa, Alabama. The purported signature of Lula Mosley on the life insurance policy application at issue was electronically signed in Tuscaloosa, Alabama on June 20, 2024. (*Exhibit S-8*) Based upon the whole of the circumstances, it is clearly and convincingly established that Lula Mosley in fact did not sign the application at issue, but rather, it was a forgery perpetrated by Mamadou Thiam.

IV. CONCLUSIONS OF LAW

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

(1) Mamadou Thiam (Respondent), on or about June 21, 2024, violated the insurance laws of the State of Mississippi by fraudulently submitting an application for insurance to United of Omaha Life Insurance Company on behalf of Lula Mosley without first obtaining her knowledge or consent. This conduct is in violation of the provisions of *Miss. Code § 83-17-71(1)(e), (g), (h), and (j)*.


(2) Mamadou Thiam (Respondent), on or about June 20, 2024, violated the insurance laws of the State of Mississippi by forging the signature of Lula Mosley on an application for insurance submitted to United of Omaha Life Insurance Company. 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 Non-Resident Insurance Producer License granted to the Respondent, Mamadou Thiam, under privilege license number 11042445, 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 28th day of August, 2025.



MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

Recommended by:



CHRISTINA KELSEY
HEARING OFFICER