



MISSISSIPPI INSURANCE DEPARTMENT

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July 23, 2025

VIA U.S. MAIL, POSTAGE PREPAID

Ms. Iffe Oni
1432 Bedlington Drive NW
Charlotte, NC 28269-6961

Also delivered via email to: iffeoni@gmail.com and licensing@gohealth.com

Re: Denial of Application Mississippi Insurance Producer License
Non-Resident Insurance Producer Applicant: Iffe Oni
Application ID 990654

Ms. Oni:

This letter is to inform you that your Application for Mississippi Non-Resident 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:

- (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;

FACTS

(1) Iffe Oni (sometimes referred to as “Respondent”), is an adult resident citizen of the State of North Carolina, who has applied for a non-resident insurance producer’s license to be issued by the Mississippi Department of Insurance (MID).

(2) On or about December 21, 2022, the Department of Business and Industry, Division of Insurance, for the State of Nevada entered a Final Order revoking Iffe Oni’s insurance producer license in the State of Nevada. Said Order included findings that Iffe Oni (a) made misrepresentations on her license application, and (b) that Iffe Oni, on or about December 2019 to May of 2020, “enrolled and disenrolled several consumers/members in plans outside of Nevada without their consent or knowledge and provided untrue answers on a plan application in violation of NRS 686A.290.”

(3) On or about March 14, 2023, the Department of Insurance for the State of California entered an Order of Summary Revocation in which Iffe Oni’s insurance producer license in the State of California was revoked. The basis for the revocation included, but was not limited to, a finding that: (a) “Respondent has previously engaged in a fraudulent practice or act”; (b) “Respondent has shown incompetency or untrustworthiness in the conduct of any business, or has by commission of a wrongful act or practice in the course of any business exposed the public or those dealing with Respondent to he danger of loss”; (c) “That Respondent knowingly misrepresented the terms or effect of an insurance policy or contract.”

(4) On or about August 6, 2020, The Commissioner of Insurance for the State of Indiana entered Findings of Fact and Suspension Order, which suspended the insurance producer license of Iffe Oni in the State of Indiana, pending the submission of a list of appointments as requested by the Commissioner.

STATEMENT OF CHARGES

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

CHARGE 1: That Iffe Oni has violated the provisions of *Miss. Code § 83-17-71(1)(b)* by violating the insurance laws of Nevada, California, and Indiana.

CHARGE 2: That Iffe Oni has violated the provisions of *Miss. Code § 83-17-71(1)(e)* by intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance.

CHARGE 3: That Iffe Oni has violated the provisions of *Miss. Code § 83-17-71(1)(g)* by having been found to have committed insurance fraud.

CHARGE 4: That Iffe Oni has violated the provisions of *Miss. Code § 83-17-71(1)(h)* by using fraudulent, coercive or dishonest practices or demonstrating incompetence, untrustworthiness in the conduct of business in this state or elsewhere.

CHARGE 5: That Iffe Oni has violated the provisions of *Miss. Code § 83-17-71(1)(i)* by having an insurance producer license denied, suspended or revoked in the States of Nevada, California, and Indiana.

DENIAL OF APPLICATIONS FOR LICENSURE

Based upon the foregoing, the application for licensure submitted by Iffe Oni 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 23rd day of July, 2025.

MIKE CHANEY
COMMISSIONER OF INSURANCE

By:



Mark Lampton
Senior Attorney