



MISSISSIPPI INSURANCE DEPARTMENT

MIKE CHANEY
Commissioner of Insurance
State Fire Marshal

DAVID BROWNING
Deputy Commissioner of Insurance

501 N. WEST STREET, SUITE 1001
WOOLFOLK BUILDING
JACKSON, MISSISSIPPI 39201
www.mid.ms.gov

MAILING ADDRESS
Post Office Box 79
Jackson, Mississippi 39205-0079
TELEPHONE: (601) 359-3569
FAX: (601) 359-2474
WATS: 1-800-562-2957 (Incoming-USA)

August 11, 2025

VIA US MAIL, POSTAGE PREPAID

Anna Collins
3007 NE 73rd Circle
Vancouver, WA 98665

Also delivered via email to: annacollins0795@gmail.com

Re: Denial of Application for Renewal of Mississippi Insurance Producer License
Non-Resident Insurance Producer Applicant: Anna Collins
Non-Resident Insurance Producer License # 11004134

Ms. Collins:

This letter is to inform you that your Application for Renewal of 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;
- (b) Violating any insurance laws, or violating any regulation, subpoena or order of the commissioner or of another state's commissioner;
- (c) Obtaining or attempting to obtain a license through misrepresentation or fraud;

- (e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance;
- (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) Anna Collins (sometimes referred to as “Respondent”), is an adult resident citizen of the State of Washington, who has applied for the renewal of her non-resident insurance producer’s license to be issued by the Mississippi Department of Insurance. The renewal application was filed on or about July 30, 2025.

(2) On or about January 22, 2025, Anna Collins had her insurance producer license in the State of Wisconsin suspended for a period of 12 months, by virtue of an Order of the Administrator for the Division of Market Regulation and Enforcement, State of Wisconsin, dated January 22, 2025. The basis for Wisconsin’s administrative action was allegations in 3 consumer complaints that Respondent had “switched the consumer’s health insurance plans without their knowledge or consent.”

(3) The Chief Financial Officer for the State of Florida entered a Consent Order dated May 15, 2025, which suspended Respondent’s insurance producer license in the State of Florida for a period of 12 months.

(4) Respondent’s renewal 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 been named or involved as a party in an administrative proceeding, including a FINRA sanction or arbitration proceeding regarding any professional or occupational license or registration, which has not been previously reported to this insurance department?” Respondent’s answer was not accurate or truthful.

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 Anna Collins violated the provisions of *Miss. Code § 83-17-71(1)(a) and (c)*, by providing incorrect, misleading, incomplete or materially untrue information in the license application she submitted to the Mississippi Department of Insurance, which is also an attempt to obtain a license through misrepresentation or fraud.

CHARGE 2: That Anna Collins violated the provisions of *Miss. Code § 83-17-71(1)(b) and (i)*, by violating the insurance laws of the States of Wisconsin and Florida, which also led to the suspension of her insurance producer licenses in the States of Wisconsin and Florida.

DENIAL OF APPLICATIONS FOR LICENSURE

Based upon the foregoing, the application for licensure submitted by Anna Collins 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 11th day of August, 2025.

MIKE CHANEY
COMMISSIONER OF INSURANCE

By:



Mark Lampton
Senior Attorney