

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

**IN RE: SABRINA PARVEEN RAJPUT
 Non-Resident Insurance Producer License No. 11049037**

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Monday, December 15, 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 November 10, 2025.

The Respondent, Sabrina Parveen Rajput, 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:

PLEADINGS AND PROCEDURAL:

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

Also admitted to the record on Motion of MID were the following Exhibits:

- Exhibit S-1: Sircon Agent Licensing Status Report for Respondent;
- Exhibit S-2: Report of Investigation by MID Investigator, dated 4-30-2025;
- Exhibit S-3: Consumer Complaint, dated 3-13-2025;
- Exhibit S-4: Consumer Complaint, dated 3-15-2025;
- Exhibit S-5: Consumer Complaint, dated 3-19-2025;
- Exhibit S-6: Consumer Complaint, dated 3-26-2025;
- Exhibit S-7: eSignature data page showing IP address on 02-26-2-25;
- Exhibit S-8: Mutual of Omaha’s Statement Request, re: Fenton;
- Exhibit S-9: Email from Sabrina Rajput, dated 4-2-2025;
- Exhibit S-10: Location verification for IP address;
- Exhibit S-11: App for Ins., Mutual of Omaha, signed 2-26-2025;
- Exhibit S-12: Response from TruStage dated April 28, 2025;
- Exhibit S-13: Application for Insurance dated 9-6-2024;
- Exhibit S-14: Application for Insurance dated 10-14-2024;
- Exhibit S-15: Application for Insurance dated 12-13-2024;
- Exhibit S-16: Email from Sabrina Rajput dated March 27, 2025;

Exhibit S-17: Report of Investigation by MID Investigator, dated 9-16-2025;
Exhibit S-18: Uniform Suspected Insurance Fraud Reporting Form from Senior Life;
Exhibit S-19: Application for policy with Senior Life for Gertrude Thomas;
Exhibit S-20: Application for policy with Senior Life for Walter Thomas;
Exhibit S-21: Email from Sabrina Rajput dated 2-25-2025;
Exhibit S-22: Application for policy with TruStage for Walter Thomas;
Exhibit S-23: Application for policy with TruStage for Gertrude Thomas;
Exhibit S-24: Email from TruStage to MID dated 9-16-2025, with attached spreadsheet of policies filed under Sabrina Rajput;
Exhibit S-25: Voice Recording (Senior Life) of Gertrude Thomas 2-12-2025;
Exhibit S-26: Voice Recording (Senior Life) of Gertrude Thomas 2-14-2025;
Exhibit S-27: Article: IP Geolocation- How it Works;
Exhibit S-28: Article: The Mystery of Mobile IP Addresses: How Your Phone Stays Connected on the Move.

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

(1) The Mississippi Insurance Department 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*. The Commissioner of Insurance is the chief officer of the Mississippi Department of Insurance. *See Miss. Code § 83-1-1*.

(2) 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;
- (j) Forging another's name to an application for insurance or to any document related to an insurance transaction;
- (l) Knowingly accepting insurance business from an individual who is not licensed.

(3) 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.

(4) Pursuant to *Miss. Code § 83-17-55 (1)* "[a] person shall not sell solicit or negotiate insurance in this state for any class or classes of insurance unless the person is licensed for that line of authority in accordance with this article."

II. NOTICE AND HEARING

On November 10, 2025, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on December 15, 2025 at 10:00 a.m. The Notice of Hearing and Statement of Charges were mailed to the Respondent via US Mail, postage prepaid (certified mail) to the addresses that Sabrina Parveen Rajput (the Respondent) provided to the Mississippi Insurance Department (MID) as her business address and her mailing 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.

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, Sabrina Parveen Rajput (hereinafter sometimes referred to as “Respondent”), holds an active Non-Resident Insurance Producer’s License in the State of Mississippi, having # 11049037, issued by the Mississippi Insurance Department (MID). The license is a non-resident license due to Respondent’s representation to MID that she is a resident of the State of Michigan.

(2) MID received three separate Consumer Complaint Forms filed by Erika Moran, as niece and power of attorney for Sarah Fenton, alleging misconduct by Agent Sabrina Parveen Rajput in the sale of life insurance policies to Sarah Fenton. The allegations included assertions that Sarah Fenton was suffering from dementia at the time of the sales. Notably, the sales involved the submission of multiple separate applications for Life Insurance policies with three different companies (Mutual of Omaha, Members Life Insurance Company, Inc. (aka TruStage), and Americo), all of which were arranged to result in the automatic withdrawal of premiums from Sarah Fenton’s bank account.

(3) On or about February 26, 2025, Agent Sabrina Parveen Rajput did submit an Electronic Life Insurance Application to insure Sarah Fenton in a plan with Mutual of Omaha Insurance Company with a face amount of \$30,000. Sarah Fenton had not authorized Respondent to submit the application on her behalf, and the application was submitted without her knowledge or consent. Although Respondent has alleged that the application was signed by both her and Sarah Fenton at the Fenton residence in Gulfport, Mississippi, the IP address for the location where documents were signed was performed in Respondent’s home state of Michigan,

evidencing that the application was not signed by Sarah Fenton, but rather was a forgery performed by the Respondent or someone acting on her behalf in the State of Michigan.

(4) On or about March 13, 2025, Mohammad “Mo” Baydoun called Erika Moran for the purpose of addressing the issues asserted in her Complaint filed against Sabrina Parveen Rajput with MID on March 13, 2025. Mr. Baydoun specifically called to address the allegations and negotiate the status of the policies. Mr. Baydoun was also involved in the direct negotiations with Sarah Fenton in the sale to her of the life insurance policies, asserting to be an “assistant” to Sabrina Parveen Rajput. Mohammad “Moe” Baydoun has not ever held an insurance producer license in the State of Mississippi.

(5) Agent Sabrina Parveen Rajput did submit three (3) separate electronically signed applications for Sarah Fenton with Members Life Insurance Company, Inc. (aka TruStage), including applications dated 9-6-2024 with a face amount of \$28,000, 10-14-2024 with a face amount of \$22,000, and 12-13-2024 with a face amount of \$10,000. Although these documents allege to have been signed by Sarah Fenton in Gulfport, Mississippi, the IP address for the signatures reflects that they were actually signed in the State of Michigan, evidencing that the application was not signed by Sarah Fenton, but rather was a forgery performed by the Respondent or someone acting on her behalf in the State of Michigan. Sarah Fenton had not authorized Respondent to submit the applications on her behalf, and the applications were submitted without her knowledge or consent.

(6) On or about January 24, 2025, Agent Sabrina Parveen Rajput did submit an Electronic Life Insurance Application to insure Gertrude Thomas in a plan with Senior Life Insurance Company with a face amount of \$20,000. Gertrude Thomas had not authorized Respondent to submit the application on her behalf, and the application was submitted without

her knowledge or consent. The application was not signed by Gertrude Thomas, but rather was a forgery performed by the Respondent or someone acting on her behalf.

(7) On or about January 24, 2025, Agent Sabrina Parveen Rajput did submit an Electronic Life Insurance Application to insure Walter Thomas in a plan with Senior Life Insurance Company with a face amount of \$30,000. Walter Thomas had not authorized Respondent to submit the application on his behalf, and the application was submitted without his knowledge or consent. The application was not signed by Walter Thomas, but rather was a forgery performed by the Respondent or someone acting on her behalf.

(8) On or about July 23, 2024, Mohammad “Mo” Baydoun solicited and negotiated policies of insurance with Gertrude Thomas and Walter Thomas at their residence in the State of Mississippi. Sabrina Rajput was not present at the time of the solicitation and sale of insurance to Gertrude or Walter Thomas and did not personally speak with the Thomases in connection to the insurance transaction. The solicitations resulted in applications being filed for both of these individuals on July 23, 2024, with TruStage Insurance Company. Because “Mo” was not a licensed insurance agent authorized to solicit and negotiate insurance in the State of Mississippi, the applications were submitted with representations to TruStage that Sabrina Rajput was the agent of record for the policy applications. Sabrina Rajput actions in allowing “Mo” to submit policy applications under her name make her complicit in this illegal conduct and enabled “Mo” to act as an insurance agent in the State of Mississippi at a time when he had no license issued by the Mississippi Insurance Department.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner makes the following conclusions of law with respect to each of the charges alleged in this matter:

CHARGE 1: On or about February 26, 2025, Sabrina Parveen Rajput (Respondent) violated the insurance laws of the State of Mississippi by fraudulently submitting an application for insurance to Mutual of Omaha Insurance Company for Sarah Fenton without her knowledge or consent, and by forging the signature of Sarah Fenton on the application. This conduct is in violation of the provisions of *Miss. Code § 83-17-71(1)(e), (g), (h), and (j)*.

CHARGE 2: On or about September 6, 2024, Sabrina Parveen Rajput (Respondent) violated the insurance laws of the State of Mississippi by fraudulently submitting an application for insurance to Members Life Insurance Company, Inc. (aka TruStage) for Sarah Fenton without her knowledge or consent, and by forging the signature of Sarah Fenton on the application. This conduct is in violation of the provisions of *Miss. Code § 83-17-71(1)(e), (g), (h), and (j)*.

CHARGE 3: On or about October 14, 2024, Sabrina Parveen Rajput (Respondent) violated the insurance laws of the State of Mississippi by fraudulently submitting an application for insurance to Members Life Insurance Company, Inc. (aka TruStage) for Sarah Fenton without her knowledge or consent, and by forging the signature of Sarah Fenton on the application. This conduct is in violation of the provisions of *Miss. Code § 83-17-71(1)(e), (g), (h), and (j)*.

CHARGE 4: On or about December 13, 2024, Sabrina Parveen Rajput (Respondent) violated the insurance laws of the State of Mississippi by fraudulently submitting an application for insurance to Members Life Insurance Company, Inc. (aka TruStage) for Sarah Fenton without her knowledge or consent, and by forging the signature of Sarah Fenton on the application. This conduct is in violation of the provisions of *Miss. Code § 83-17-71(1)(e), (g), (h), and (j)*.

CHARGE 5: On or about January 24, 2025, Sabrina Parveen Rajput (Respondent) violated the insurance laws of the State of Mississippi by fraudulently submitting an application for insurance to Senior Life Insurance Company for Gertrude Thomas without her knowledge or consent, and by forging the signature of Gertrude Thomas on the application. This conduct is in violation of the provisions of *Miss. Code § 83-17-71(1)(e), (g), (h), and (j)*.

CHARGE 6: On or about January 24, 2025, Sabrina Parveen Rajput (Respondent) violated the insurance laws of the State of Mississippi by fraudulently submitting an application for insurance to Senior Life Insurance Company for Walter Thomas without his knowledge or consent, and by forging the signature of Walter Thomas on the application. This conduct is in violation of the provisions of *Miss. Code § 83-17-71(1)(e), (g), (h), and (j)*.


CHARGE 7: On or about July 23, 2024, Sabrina Parveen Rajput unlawfully and improperly allowed and enabled Mohammed “Mo” Baydoun, a person without authority or license, to solicit and negotiate policies of insurance for Gertrude Thomas and Walter Thomas in the State of Mississippi, in violation of *Miss. Code § 83-17-55 (1) and Miss. Code § 83-17-71(1)(b)*. Additionally and alternatively, Respondent knowingly accepted insurance business from Mohammed “Mo” Baydoun, an individual without an insurance producer’s license in the State of Mississippi, in violation of *Miss. Code § 83-17-71(1)(l)*.

V. ORDER

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent, Sabrina Parveen Rajput, under privilege license number 11049037, 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 effective immediately.

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 15th day of December, 2025.



MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

Recommended by:



KIM CAUSEY
HEARING OFFICER