BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
STATE OF MISSISSIPPI

Agent Name: ANGELA RITCHIE
Insurance Producer License Number 409703

CONSENT TO ADMINISTRATIVE PENALTY

ANGELA RITCHIE, having been fully informed of her alleged noncompliance with Miss. Code § 83-17-71 and understanding that she is entitled to a hearing before the Commissioner of Insurance of the State of Mississippi to determine the reasonableness of the Commissioner's action, does hereby consent, in lieu of such hearing, to the following terms and conditions:

(1) Payment of an administrative penalty to the Mississippi Insurance Department in the amount of One Thousand Dollars ($1,000.00), due immediately upon the effective date of this agreement.

(2) Angela Ritchie's insurance producer license shall be subject to a one (1) year term of probation from and after the effective date of this agreement, with the condition being that she shall commit no violations of the insurance laws of this State during that time.

This Consent to Administrative Penalty is submitted for the purpose of resolving outstanding allegations involving Angela Ritchie's submission of an application for insurance without the knowledge or consent of the proposed insured, which action is alleged to be in violation of Miss. Code § 83-17-71 (Violations, Penalties). The purpose of this agreement is to resolve the allegations without the necessity of a hearing.

This Consent to Administrative Penalty is being tendered in lieu of other possible administrative action by the Mississippi Insurance Department and resolves all outstanding violations now within the knowledge of the Mississippi Insurance Department.

Angela Ritchie fully understands that failure to follow the terms of this Consent to Administrative Penalty as agreed may result in the setting of an administrative hearing by the Commissioner of Insurance and administrative action as provided in the Mississippi Code. Angela Ritchie further understands that this matter constitutes an administrative action that may subject her to notification requirements with other licensing jurisdictions and that she is solely responsible for compliance with those notification requirements.

This Consent to Administrative Penalty shall be effective upon its full execution and approval by the Commissioner of Insurance.

Angela Ritchie Dated: 8-3-26
ANGELA RITCHIE

This Consent to Administrative Penalty is accepted and approved by me, on this the 17th day of August, 2026.

Michael J. Chaney
COMMISSIONER OF INSURANCE