

IN RE: **ALBERTO PARRA** **CAUSE NO: 26-8202**
 Resident Insurance Producer License No. 11179101

THIS CAUSE came on for hearing on Thursday, October 15, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter “Commissioner”) for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter “Hearing Officer”), pursuant to Notice of Hearing dated September 3, 2026. Alberto Parra, (hereinafter “Respondent”) failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter “MID”). 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:

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (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:

- (a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;
- (b) 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

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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 September 3, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on October 15, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he 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 holds an active Resident Insurance Producer’s License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID’s records and investigation.
- (2) The Commissioner finds that the Respondent’s Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.
- (3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained his Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024)*.

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, he may follow the procedure set forth in *Miss. Code Ann. §83-17-83 of the Mississippi Code of 1972, as Amended*.

SO ORDERED, this the 19th day of October, 2026.



MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:



CHRISTINA KELSEY
GENERAL COUNSEL

IN RE: **ANDRES CLAVIJO** **CAUSE NO: 26-8202**
 Resident Insurance Producer License No. 11179104

THIS CAUSE came on for hearing on Thursday, October 15, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter “Commissioner”) for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter “Hearing Officer”), pursuant to Notice of Hearing dated September 3, 2026. Andres Clavijo, (hereinafter “Respondent”) failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter “MID”). 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:

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (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:

- (a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;
- (b) 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

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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 September 3, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on October 15, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he 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 holds an active Resident Insurance Producer’s License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID’s records and investigation.
- (2) The Commissioner finds that the Respondent’s Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.
- (3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained his Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024)*.

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, he may follow the procedure set forth in *Miss. Code Ann. §83-17-83 of the Mississippi Code of 1972, as Amended*.

SO ORDERED, this the 19th day of October, 2026.


MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:


CHRISTINA KELSEY
GENERAL COUNSEL

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

IN RE: ANDRES ONATE ONATE CAUSE NO: 26-8202
Resident Insurance Producer License No. 11178119

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Thursday, October 15, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter “Commissioner”) for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter “Hearing Officer”), pursuant to Notice of Hearing dated September 3, 2026. Andres Onate Onate, (hereinafter “Respondent”) failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter “MID”). 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 Ann. § 83-17-71 (1) (Supp. 2024) (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:

- (a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;
- (b) Obtaining or attempting to obtain a license through misrepresentation or fraud;
- (c) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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 September 3, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on October 15, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he 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 holds an active Resident Insurance Producer’s License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID’s records and investigation.
- (2) The Commissioner finds that the Respondent’s Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.
- (3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained his Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024)*.

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, he may follow the procedure set forth in *Miss. Code Ann. §83-17-83 of the Mississippi Code of 1972, as Amended*.

SO ORDERED, this the 19th day of October, 2026.


MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:


CHRISTINA KELSEY
GENERAL COUNSEL

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

IN RE: ARMANDO FERRER CAUSE NO: 26-8202
Resident Insurance Producer License No. 11182135

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Thursday, October 15, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter “Commissioner”) for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter “Hearing Officer”), pursuant to Notice of Hearing dated September 3, 2026. Armando Ferrer, (hereinafter “Respondent”) failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter “MID”). 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 Ann. § 83-17-71 (1) (Supp. 2024) (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:

- (a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;
- (b) Obtaining or attempting to obtain a license through misrepresentation or fraud;
- (c) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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 September 3, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on October 15, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he 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 holds an active Resident Insurance Producer’s License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID’s records and investigation.
- (2) The Commissioner finds that the Respondent’s Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.
- (3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained his Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024)*.

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, he may follow the procedure set forth in *Miss. Code Ann. §83-17-83 of the Mississippi Code of 1972, as Amended*.

SO ORDERED, this the 19th day of October, 2026.


MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:


CHRISTINA KELSEY
GENERAL COUNSEL

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

IN RE: BORIS JOSE CHIRINOS CABRERA CAUSE NO: 26-8202
Resident Insurance Producer License No. 11179083

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Thursday, October 15, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter “Commissioner”) for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter “Hearing Officer”), pursuant to Notice of Hearing dated September 3, 2026. Boris Jose Chirinos Cabrera, (hereinafter “Respondent”) failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter “MID”). 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 Ann. § 83-17-71 (1) (Supp. 2024) (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:

- (a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;
- (b) 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

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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 September 3, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on October 15, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he 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 holds an active Resident Insurance Producer’s License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID’s records and investigation.
- (2) The Commissioner finds that the Respondent’s Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.
- (3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained his Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024)*.

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, he may follow the procedure set forth in *Miss. Code Ann. §83-17-83 of the Mississippi Code of 1972, as Amended*.

SO ORDERED, this the 19th day of October, 2026.


MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:


CHRISTINA KELSEY
GENERAL COUNSEL

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

IN RE: FRANKLIN PINA CONTRERAS CAUSE NO: 26-8202
Resident Insurance Producer License No. 11177837

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Thursday, October 15, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter “Commissioner”) for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter “Hearing Officer”), pursuant to Notice of Hearing dated September 3, 2026. Franklin Pina Contreras, (hereinafter “Respondent”) failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter “MID”). 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 Ann. § 83-17-71 (1) (Supp. 2024) (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:

- (a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;
- (b) 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

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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 September 3, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on October 15, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he 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 holds an active Resident Insurance Producer’s License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID’s records and investigation.
- (2) The Commissioner finds that the Respondent’s Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.
- (3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained his Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024)*.

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, he may follow the procedure set forth in *Miss. Code Ann. §83-17-83 of the Mississippi Code of 1972, as Amended*.

SO ORDERED, this the 19th day of October, 2026.


MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:


CHRISTINA KELSEY
GENERAL COUNSEL

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

IN RE: JOHANDRIS FEREIRA URDANETA CAUSE NO: 26-8202
Resident Insurance Producer License No. 11177829

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Thursday, October 15, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter “Commissioner”) for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter “Hearing Officer”), pursuant to Notice of Hearing dated September 3, 2026. Johandris Fereira Urdaneta, (hereinafter “Respondent”) failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter “MID”). 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 Ann. § 83-17-71 (1) (Supp. 2024) (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:

- (a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;
- (b) Obtaining or attempting to obtain a license through misrepresentation or fraud;
- (c) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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 September 3, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on October 15, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he 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 holds an active Resident Insurance Producer’s License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID’s records and investigation.
- (2) The Commissioner finds that the Respondent’s Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.
- (3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained his Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e)* (*Supp. 2024*).

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, he may follow the procedure set forth in *Miss. Code Ann. §83-17-83 of the Mississippi Code of 1972, as Amended*.

SO ORDERED, this the 19th day of October, 2026.


MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:


CHRISTINA KELSEY
GENERAL COUNSEL

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

IN RE: JOHENDRY FERRER CAUSE NO: 26-8202
Resident Insurance Producer License No. 11179099

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Thursday, October 15, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter “Commissioner”) for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter “Hearing Officer”), pursuant to Notice of Hearing dated September 3, 2026. Johendry Ferrer, (hereinafter “Respondent”) failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter “MID”). 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 Ann. § 83-17-71 (1) (Supp. 2024) (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:

- (a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;
- (b) Obtaining or attempting to obtain a license through misrepresentation or fraud;
- (c) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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 September 3, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on October 15, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he 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 holds an active Resident Insurance Producer’s License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID’s records and investigation.
- (2) The Commissioner finds that the Respondent’s Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.
- (3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained his Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024)*.

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, he may follow the procedure set forth in *Miss. Code Ann. §83-17-83 of the Mississippi Code of 1972, as Amended*.

SO ORDERED, this the 19th day of October, 2026.


MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:


CHRISTINA KELSEY
GENERAL COUNSEL

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

IN RE: KEITY LOPEZ BARRERA CAUSE NO: 26-8202
Resident Insurance Producer License No. 11173786

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Thursday, October 15, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter “Commissioner”) for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter “Hearing Officer”), pursuant to Notice of Hearing dated September 3, 2026. Keity Lopez Barrera, (hereinafter “Respondent”) failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter “MID”). 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 Ann. § 83-17-71 (1) (Supp. 2024) (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:

- (a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;
- (b) 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

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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 September 3, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on October 15, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he 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 holds an active Resident Insurance Producer’s License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID’s records and investigation.
- (2) The Commissioner finds that the Respondent’s Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.
- (3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained his Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024)*.

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, he may follow the procedure set forth in *Miss. Code Ann. §83-17-83 of the Mississippi Code of 1972, as Amended*.

SO ORDERED, this the 19th day of October, 2026.


MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:


CHRISTINA KELSEY
GENERAL COUNSEL

IN RE: LUIS BOHORQUEZ CAUSE NO: 26-8202
Resident Insurance Producer License No. 11217114

THIS CAUSE came on for hearing on Thursday, October 15, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter “Commissioner”) for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter “Hearing Officer”), pursuant to Notice of Hearing dated September 3, 2026. Luis Bohorquez, (hereinafter “Respondent”) failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter “MID”). 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:

Miss. Code Ann. § 83-17-71 (1) (Supp. 2024) (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:

- (a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;
- (b) 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

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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 September 3, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on October 15, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he 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 holds an active Resident Insurance Producer’s License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID’s records and investigation.
- (2) The Commissioner finds that the Respondent’s Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.
- (3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained his Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024)*.

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, he may follow the procedure set forth in *Miss. Code Ann. §83-17-83 of the Mississippi Code of 1972, as Amended*.

SO ORDERED, this the 19th day of October, 2026.


MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:


CHRISTINA KELSEY
GENERAL COUNSEL

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

IN RE: MAXIMILIANO FERRER CAUSE NO: 26-8202
Resident Insurance Producer License No. 11217113

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Thursday, October 15, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter “Commissioner”) for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter “Hearing Officer”), pursuant to Notice of Hearing dated September 3, 2026. Maximiliano Ferrer, (hereinafter “Respondent”) failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter “MID”). 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 Ann. § 83-17-71 (1) (Supp. 2024) (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:

- (a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;
- (b) 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

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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 September 3, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on October 15, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he 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 holds an active Resident Insurance Producer’s License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID’s records and investigation.
- (2) The Commissioner finds that the Respondent’s Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.
- (3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained his Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024)*.

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

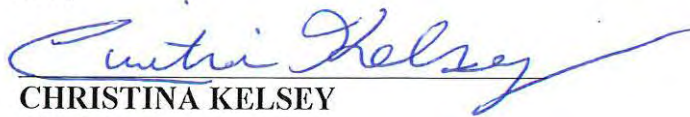
It is noted that should the Respondent wish to appeal the Order of the Commissioner, he may follow the procedure set forth in *Miss. Code Ann. §83-17-83 of the Mississippi Code of 1972, as Amended*.

SO ORDERED, this the 19th day of October, 2026.



MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:



CHRISTINA KELSEY
GENERAL COUNSEL

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

IN RE: MICHEL-ANGE FLEURIME CAUSE NO: 26-8202
Resident Insurance Producer License No. 11178807

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Thursday, October 15, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter “Commissioner”) for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter “Hearing Officer”), pursuant to Notice of Hearing dated September 3, 2026. Michel-Ange Fleurime, (hereinafter “Respondent”) failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter “MID”). 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 Ann. § 83-17-71 (1) (Supp. 2024) (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:

- (a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;
- (b) 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

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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 September 3, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on October 15, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he 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 holds an active Resident Insurance Producer’s License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID’s records and investigation.
- (2) The Commissioner finds that the Respondent’s Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.
- (3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained his Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024)*.

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, he may follow the procedure set forth in *Miss. Code Ann. §83-17-83 of the Mississippi Code of 1972, as Amended*.

SO ORDERED, this the 19th day of October, 2026.


MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:


CHRISTINA KELSEY
GENERAL COUNSEL

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

IN RE: NAILETH RODRIGUEZ CAUSE NO: 26-8202
Resident Insurance Producer License No. 11174110

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Thursday, October 15, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter “Commissioner”) for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter “Hearing Officer”), pursuant to Notice of Hearing dated September 3, 2026. Naileth Rodriguez, (hereinafter “Respondent”) failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter “MID”). 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 Ann. § 83-17-71 (1) (Supp. 2024) (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:

- (a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;
- (b) Obtaining or attempting to obtain a license through misrepresentation or fraud;
- (c) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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 September 3, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on October 15, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he 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 holds an active Resident Insurance Producer’s License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID’s records and investigation.
- (2) The Commissioner finds that the Respondent’s Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.
- (3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained his Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024)*.

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, he may follow the procedure set forth in *Miss. Code Ann. §83-17-83 of the Mississippi Code of 1972, as Amended*.

SO ORDERED, this the 19th day of October, 2026.


MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:


CHRISTINA KELSEY
GENERAL COUNSEL

IN RE: **NERIO MORENO** **CAUSE NO: 26-8202**
 Resident Insurance Producer License No. 11179098

THIS CAUSE came on for hearing on Thursday, October 15, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter “Commissioner”) for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter “Hearing Officer”), pursuant to Notice of Hearing dated September 3, 2026. Nerio Moreno, (hereinafter “Respondent”) failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter “MID”). 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 Ann. § 83-17-71 (1) (Supp. 2024) (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:

- (a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;
- (b) 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

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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 September 3, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on October 15, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he 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 holds an active Resident Insurance Producer’s License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID’s records and investigation.
- (2) The Commissioner finds that the Respondent’s Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.
- (3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained his Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024)*.

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, he may follow the procedure set forth in *Miss. Code Ann. §83-17-83 of the Mississippi Code of 1972, as Amended*.

SO ORDERED, this the 19th day of October, 2026.


MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:


CHRISTINA KELSEY
GENERAL COUNSEL

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

IN RE: NESTOR ARTEAGA CAUSE NO: 26-8202
Resident Insurance Producer License No. 11217118

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Thursday, October 15, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter “Commissioner”) for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter “Hearing Officer”), pursuant to Notice of Hearing dated September 3, 2026. Nestor Arteaga, (hereinafter “Respondent”) failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter “MID”). 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 Ann. § 83-17-71 (1) (Supp. 2024) (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:

- (a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;
- (b) 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

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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 September 3, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on October 15, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he 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 holds an active Resident Insurance Producer’s License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID’s records and investigation.
- (2) The Commissioner finds that the Respondent’s Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.
- (3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained his Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024)*.

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, he may follow the procedure set forth in *Miss. Code Ann. §83-17-83 of the Mississippi Code of 1972, as Amended*.

SO ORDERED, this the 19th day of October, 2026.


MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:


CHRISTINA KELSEY
GENERAL COUNSEL

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

IN RE: ODANNY MARTINEZ QUERO CAUSE NO: 26-8202
Resident Insurance Producer License No. 11185010

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Thursday, October 15, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter “Commissioner”) for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter “Hearing Officer”), pursuant to Notice of Hearing dated September 3, 2026. Odanny Martinez Quero, (hereinafter “Respondent”) failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter “MID”). 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 Ann. § 83-17-71 (1) (Supp. 2024) (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:

- (a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;
- (b) 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

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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 September 3, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on October 15, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he 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 holds an active Resident Insurance Producer’s License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID’s records and investigation.
- (2) The Commissioner finds that the Respondent’s Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.
- (3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained his Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024)*.

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, he may follow the procedure set forth in *Miss. Code Ann. §83-17-83 of the Mississippi Code of 1972, as Amended*.

SO ORDERED, this the 19th day of October, 2026.


MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:


CHRISTINA KELSEY
GENERAL COUNSEL

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

IN RE: ORLANDO YUMAR LUNA CAUSE NO: 26-8202
Resident Insurance Producer License No. 11179136

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Thursday, October 15, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter “Commissioner”) for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter “Hearing Officer”), pursuant to Notice of Hearing dated September 3, 2026. Orlando Yumar Luna, (hereinafter “Respondent”) failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter “MID”). 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 Ann. § 83-17-71 (1) (Supp. 2024) (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:

- (a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;
- (b) 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

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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 September 3, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on October 15, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he 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 holds an active Resident Insurance Producer’s License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID’s records and investigation.
- (2) The Commissioner finds that the Respondent’s Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.
- (3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained his Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024)*.

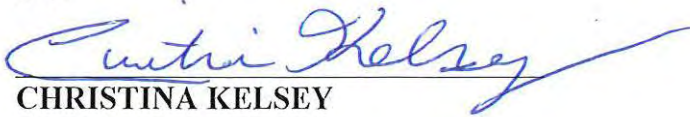
IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, he may follow the procedure set forth in *Miss. Code Ann. §83-17-83 of the Mississippi Code of 1972, as Amended*.

SO ORDERED, this the 19th day of October, 2026.


MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:


CHRISTINA KELSEY
GENERAL COUNSEL

IN RE: RAUL GARCIA CAUSE NO: 26-8202
Resident Insurance Producer License No. 11182134

THIS CAUSE came on for hearing on Thursday, October 15, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter “Commissioner”) for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter “Hearing Officer”), pursuant to Notice of Hearing dated September 3, 2026. Raul Garcia, (hereinafter “Respondent”) failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter “MID”). 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 Ann. § 83-17-71 (1) (Supp. 2024) (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:

- (a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;
- (b) 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

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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 September 3, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on October 15, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he 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 holds an active Resident Insurance Producer’s License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID’s records and investigation.
- (2) The Commissioner finds that the Respondent’s Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.
- (3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained his Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024)*.

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, he may follow the procedure set forth in *Miss. Code Ann. §83-17-83 of the Mississippi Code of 1972, as Amended*.

SO ORDERED, this the 19th day of October, 2026.


MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:


CHRISTINA KELSEY
GENERAL COUNSEL

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

IN RE: STEEFANY MENDOZA CAUSE NO: 26-8202
Resident Insurance Producer License No. 11182136

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Thursday, October 15, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter “Commissioner”) for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter “Hearing Officer”), pursuant to Notice of Hearing dated September 3, 2026. Steefany Mendoza, (hereinafter “Respondent”) failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter “MID”). 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 Ann. § 83-17-71 (1) (Supp. 2024) (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:

- (a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;
- (b) 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

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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 September 3, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on October 15, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he 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 holds an active Resident Insurance Producer’s License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID’s records and investigation.
- (2) The Commissioner finds that the Respondent’s Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.
- (3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained his Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024)*.

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, he may follow the procedure set forth in *Miss. Code Ann. §83-17-83 of the Mississippi Code of 1972, as Amended*.

SO ORDERED, this the 19th day of October, 2026.



MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:



CHRISTINA KELSEY
GENERAL COUNSEL

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

IN RE: YOHAN MEDINA HERNANDEZ CAUSE NO: 26-8202
Resident Insurance Producer License No. 11177836

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Thursday, October 15, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter “Commissioner”) for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter “Hearing Officer”), pursuant to Notice of Hearing dated September 3, 2026. Yohan Medina Hernandez, (hereinafter “Respondent”) failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter “MID”). 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 Ann. § 83-17-71 (1) (Supp. 2024) (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:

- (a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;
- (b) 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

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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 September 3, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on October 15, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he 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 holds an active Resident Insurance Producer’s License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID’s records and investigation.
- (2) The Commissioner finds that the Respondent’s Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.
- (3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained his Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024)*.

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, he may follow the procedure set forth in *Miss. Code Ann. §83-17-83 of the Mississippi Code of 1972, as Amended*.

SO ORDERED, this the 19th day of October, 2026.


MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:


CHRISTINA KELSEY
GENERAL COUNSEL

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

IN RE: YVAN LEAL GARCIA CAUSE NO: 26-8202
Resident Insurance Producer License No. 11179100

FINAL ADMINISTRATIVE ORDER

THIS CAUSE came on for hearing on Thursday, October 15, 2026, at 10:00 a.m. CST before the Commissioner of Insurance (hereinafter “Commissioner”) for the State of Mississippi, by and through his specially designated appointee, Michelle Partridge (hereinafter “Hearing Officer”), pursuant to Notice of Hearing dated September 3, 2026. Yvan Leal Garcia, (hereinafter “Respondent”) failed to appear to participate in the hearing, and was declared in default at 10:30 a.m. Christina Kelsey, General Counsel, represented the Mississippi Insurance Department (hereinafter “MID”). 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 Ann. § 83-17-71 (1) (Supp. 2024) (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:

- (a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;
- (b) 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

Further, *Miss. Code Ann. § 83-17-71(4) (Supp. 2024)*, 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 September 3, 2026, the Commissioner, through his attorney, issued a Notice of Hearing to the Respondent(s), setting the matter for hearing on October 15, 2026, at 10:00 a.m. The Notice of Hearing and Statement of Charges were emailed to the Respondent to the email address he 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 holds an active Resident Insurance Producer’s License in the State of Mississippi, issued by MID. The Commissioner finds that the Respondent obtained a Mississippi resident producer license while not residing in the State of Mississippi. The Commissioner finds that MID verified through its investigation that the Respondent does not maintain residency in the State of Mississippi. These findings are supported by MID’s records and investigation.
- (2) The Commissioner finds that the Respondent’s Mississippi resident producer license was obtained and/or maintained through material misrepresentation or false pretenses.
- (3) The Commissioner finds that by signing and submitting a Mississippi residential producer license application, the Respondent expressly certified and attested, under penalty of perjury, that all information, statements, and supporting documentation provided was true, accurate, complete and not misleading. Furthermore, the Respondent further acknowledged that any misrepresentation of material fact constitutes a violation subjecting him to potential regulatory

enforcement action including denial or revocation of licensure, and any additional civil and criminal penalties authorized by law.

IV. CONCLUSIONS OF LAW

IN LIGHT OF THE AFOREMENTIONED Findings of Fact, the Commissioner finds the following:

The Respondent obtained his Mississippi Resident Producer license through material misrepresentation or false pretenses in violation of *Miss. Code Ann. §83-17-71 (1) (a, c and e) (Supp. 2024)*.

IT IS, THEREFORE, ORDERED that that the Insurance Producer License granted to the Respondent to act as an insurance producer in the State of Mississippi, is hereby **REVOKED** effective immediately.

It is noted that should the Respondent wish to appeal the Order of the Commissioner, he may follow the procedure set forth in *Miss. Code Ann. §83-17-83 of the Mississippi Code of 1972, as Amended*.

SO ORDERED, this the 19th day of October, 2026.



MIKE CHANEY
COMMISSIONER OF INSURANCE
STATE OF MISSISSIPPI

BY:



CHRISTINA KELSEY
GENERAL COUNSEL