

**FILED**

JAN 22 2025

INSURANCE COMMISSIONER  
OKLAHOMA

Case No. 24-0308-DIS

## FINAL ADMINISTRATIVE ORDER

This matter is a disciplinary proceeding under the Oklahoma Producer Licensing Act. 36 O.S. §§ 1435.1 et seq. On January 15, 2025, a show cause hearing was held at the Oklahoma insurance Department (the "OID") on the OID's *Statement of Charges and Notice of Hearing* ("Notice"), filed December 18, 2024. The hearing was held at virtually via TEAMS, before Independent Hearing Examiner Stephan Mathis. Present at the hearing was Tyler P. Trammell, Assistant General Counsel for the OID with Respondent, Miguel Angel Petit Coronel, ("Respondent") not appearing. Witnesses were sworn and testified, exhibits were admitted, and argument of the parties heard.

## FINDINGS OF FACT

1. That OID has jurisdiction over the subject matter of this action pursuant to 36 O.S. §§ 101-7401, including the Oklahoma Producer Licensing Act, 36 O.S. §1435.1 et seq.
2. That the Insurance Commissioner has the authority to render an Order concerning the above styled matter and has lawfully appointed Independent Hearing Examiner, Stephan Mathis, who shall sit as a quasi-judicial officer pursuant to 36 O.S. § 319.
3. Respondent, holding license number 3001261578, was licensed by the State of

Oklahoma as a non-resident insurance producer as defined and required by 36 O.S. § 1435.2(7). His address of record is [REDACTED].

4. The Insurance Commissioner may place on probation, censure, suspend, revoke or refuse to issue or renew a license issued pursuant to the Oklahoma Producer Licensing Act 36 O.S. § 1435.13(A).

5. Petitioner afforded Respondent an opportunity for hearing by sending the Notice by certified mail return receipt requested on December 18, 2024. The Notice stated the matters asserted, and stated the time, place and nature of the hearing, cited legal authority and jurisdiction, and referred to particular sections of the statutes involved.

6. The hearing was recorded electronically by an employee of the Oklahoma Insurance Department, Sherry Standerfer.

7. The following exhibits were introduced and admitted:

- a) **Petitioner's Exhibit 1:** CMS notification E-Mail to OID regarding Respondent termination from the Federal-Facilitated Marketplace, dated April 26, 2024.
- b) **Petitioner's Exhibit 2:** CMS letter to Respondent regarding suspension from the Federal-Facilitated Marketplace, dated November 28, 2023.
- c) **Petitioner's Exhibit 3:** CMS letter to Respondent regarding termination from the Federal-Facilitated Marketplace, dated March 12, 2024.

8. The following witnesses were sworn and testified under oath:

- a) **Courtney Khodabakhsh,** Oklahoma Insurance Department, Licensing Division.

9. On April 26, 2024, the Centers for Medicare & Medicaid Services (hereinafter "CMS") notified the Oklahoma Insurance Department that CMS, as of March 12, 2024, had terminated its Federally Facilitated Marketplace agreement with Respondent as a result of fraud



and/or abusive conduct. (See, Petitioner's Exhibits 1 thru 3; Testimony of Khodabakhsh).

10. Pursuant to 36 O.S. § 1435.13(A) the Insurance Commissioner may place on probation, censure, suspend, revoke or refuse to issue or renew a license issued pursuant to the Oklahoma Producer Licensing Act.

### **CONCLUSIONS OF LAW**

11. That OID has jurisdiction over this matter and the Respondent pursuant to 36 O.S. § 1435.1 et seq.

12. That the Respondent was licensed by the OID as a non-resident producer pursuant to 36 O.S. § 1435.1 et seq.

13. That the Respondent was provided adequate notice and a hearing pertaining to the *Statement of Charges and Notice of Hearing* filed on December 18, 2024, in accordance with the Oklahoma Insurance Code and the Oklahoma Administrative Procedures Act.

14. Based upon the above provided findings of fact there is clear and convincing evidence to find that the Respondent violated 36 O.S. §1435.13(A)(9), by having an insurance producer license, or its equivalent, denied, suspended, censured, placed on probation or revoked in any other state, province, district, or territory.

15. The Insurance Commissioner may place on probation, censure, suspend, revoke or refuse to issue or renew a license issued pursuant to the Oklahoma Producer Licensing Act. 36 O.S. § 1435.13(A)

### **ORDER**

**IT IS THEREFORE ORDERED** that Respondent, Miguel Angel Petit Coronel's, non-resident insurance producer license number 3001261578 is hereby **REVOKED**. **IT IS FURTHER ORDERED** that Respondent is hereby **ASSESSED** court costs in the amount of **ONE**

**HUNDRED AND FIFTY DOLLARS (\$150.00).** The Insurance Commissioner shall notify all appointing insurers of the revocation and shall notify the Central Office the National Association of Insurance Commissioners of the Respondent's revocation.

**WITNESS** My Hand and Official Seal this 21<sup>st</sup> day of January, 2025



**GLEN MULREADY  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA**

A handwritten signature in black ink that reads "Stephan Mathis". The signature is written in a cursive style and is positioned above a horizontal line.

**STEPHAN MATHIS  
INDEPENDENT HEARING EXAMINER  
OKLAHOMA INSURANCE DEPARTMENT**

**CERTIFICATE OF MAILING**

I, Tyler P. Trammell, hereby certify that a true and correct copy of the above and foregoing *Final Administrative Order* was sent by certified mail with postage prepaid and return receipt requested on this 22nd day of January, 2025 to:

Miguel Angel Petit Coronel



Certified Mail No.  
9589 0710 5270 0401 7931 26

And that notification was sent to:

NAIC/RIRS

And that a copy was delivered to:

Licensing Division

A large, stylized handwritten signature in blue ink, which appears to read "Tyler P. Trammell", is written over the typed name and title.

Tyler P. Trammell, OBA No. 32885  
Assistant General Counsel  
Oklahoma Insurance Department  
400 N.E. 50<sup>th</sup> St.  
Oklahoma City, OK 73105  
(405) 521-6695 (Office)  
Tyler.Trammell@oid.ok.gov