

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 25549-AG26-0820-203

IN THE MATTER OF:

Michael Ramos
2007 Hidden Valley Dr.
Columbus, MS 39701

Respondent.

Type of Agency Action: Enforcement

License Number: 4232780

FILED

SEP 15 2026

STATE OF INDIANA
DEPT. OF INSURANCE

FINDINGS OF FACT AND SUSPENSION ORDER

WHEREAS, Michael Ramos (“Respondent”) is a nonresident insurance producer holding license number 4232780 since June 23, 2026;

WHEREAS, Respondent’s nonresident producer license expires February 28, 2029;

WHEREAS, Indiana Code § 27-1-15.6-8(f) states that a nonresident producer who receives a nonresident producer license shall maintain licensure in good standing in the nonresident producer’s home state;

WHEREAS, Indiana Code § 27-1-15.6-8(b) states that the Commissioner of the Indiana Department of Insurance (“Commissioner”) may verify a producer’s licensing status through the Producer Database maintained by the National Association of Insurance Commissioners (“NAIC”) and its affiliates or subsidiaries;

WHEREAS, on August 20, 2026, the Commissioner verified through the Producer Database maintained by the NAIC that Respondent’s producer license in Respondent’s home state of Mississippi was no longer active as of July 22, 2026, and is no longer in effect as required under Indiana Code § 27-1-15.6-8(f); and

WHEREAS, Indiana Code § 27-1-15.6-8(g) provides that the Commissioner may, without a hearing and in her sole discretion, suspend any Indiana insurance producer license held by the nonresident producer until the Commissioner receives notice from the nonresident producer's home state that the home state license is in effect.

IT IS THEREFORE ORDERED BY THE COMMISSIONER that Respondent's license number 4232780 is hereby suspended, effective immediately, and will remain suspended until the Commissioner receives notice from Respondent's home state that Respondent's home state license is in effect.

9-15-2026

Date Signed

Holly W. Lambert

Holly W. Lambert, Commissioner
Indiana Department of Insurance

Distribution to:

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