

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

**IN RE: TYRONICA MONETT GIBSON  
Non-Resident Insurance Producer License No. 10392567**

**FINAL ADMINISTRATIVE ORDER**

**THIS MATTER** came on for hearing before the Commissioner of Insurance of the State of Mississippi (hereinafter “Commissioner”), by and through his specially designated appointee, the Hon. Phillips Strickland (hereinafter “Hearing Officer”), the hearing being held via toll free teleconference, pursuant to the provisions of Mississippi Administrative Code Title 19, Part 1, Chapter 44 (Dept. of Ins. Administrative Hearing Procedures Specific to Covid-19). On Tuesday, September 22, 2020, at 10:00 a.m., pursuant to a Notice of Hearing and Statement of Charges brought against TYRONICA MONETT GIBSON (“Respondent”) dated August 19, 2020. Respondent was served with and received notice of the hearing, and Respondent did telephonically appear at and participate in the hearing. The Commissioner, based on the evidence presented at the hearing, makes the following findings of fact and conclusions of law:

1. With regard to CHARGE 1 from the Statement of Charges, based on the evidence produced and the admission of the Respondent, there is clear and convincing evidence that Tyronica Monett Gibson violated the provisions of *Miss. Code § 83-17-71(1)(e) (Supp. 2019)* by intentionally misrepresenting the terms of applications for insurance. This conduct included the entry of material information on insurance applications taken from customers which information was either not actually confirmed with the customer or was in contradiction to the information provided by the customer. This activity occurred during numerous instances between August 18, 2019 and August 31, 2019.

2. With regard to CHARGE 2 from the Statement of Charges, based on the evidence produced and the admission of the Respondent, there is clear and convincing evidence to conclude that Tyronica Monett Gibson violated the provisions of *Miss. Code § 83-17-71(1)(h) (Supp. 2019)*, by using fraudulent, coercive or dishonest practices in the conduct of business in this state or elsewhere. Specifically, the Respondent did impersonate a customer during a telephone call to the customer's previous carrier in order to confirm prior coverage.

3. The Respondent testified at the hearing that she is no longer acting as an insurance producer and is now engaged in other employment.

4. The Respondent's current Non-Resident Insurance Producer License with the State of Mississippi expires on January 31, 2021.

**IT IS THEREFORE ORDERED**, that both Charge 1 and Charge 2 against the Respondent, Tyronica Monett Gibson, are well founded and hereby sustained.

**IT IS FURTHER ORDERED**, that the Insurance Producer License granted to the Respondent, Tyronica Monett Gibson, under privilege license number 10392567, 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, she may follow the procedure set forth in § 83-17-83 of the *Mississippi Code of 1972, as Amended*.

**SO ORDERED**, this the 24<sup>th</sup> day of September, 2020.

  
MIKE CHANEY  
COMMISSIONER OF INSURANCE

RECOMMENDED BY:

  
Hon. Phillips Strickland, Hearing Officer