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Counsel for the Commissioner of Securities and Insurance

BEFORE THE COMMISSIONER OF SECURITIES AND INSURANCE, OFFICE OF THE MONTANA STATE AUDITOR

IN THE MATTER OF MIROSLAVA MEDINA. Respondent.	Case No. INS-2026-00074(B) **NOTICE OF PROPOSED AGENCY ACTION AND OPPORTUNITY FOR HEARING**

TO:

Miroslava Medina
92 W Park Ave
Belgrade, MT 59714
cadiamedina0903@gmail.com
miroslava.medina@gmail.com

Miroslava Medina
201 E Magnolia Dr.
Belgrade, MT 59714
mirocolon1111@gmail.com
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The Commissioner of Securities and Insurance, Office of the Montana State Auditor ("Commissioner"), has cause to believe that Miroslava Medina ("Respondent") has violated the Montana Insurance Code, § 33-1-101, *et seq*., MCA. The Commissioner proposes to issue a final order finding that Respondent committed administrative insurance fraud on at least three occasions in violation of § 33-17-201, MCA. The Commissioner proposes to levy a fine of up to $25,000 plus interest at the statutory rate from the date of the Commissioner's final order or the costs of any proceedings under §§ 33-1-317 and 33-1-1211, MCA. The Commissioner has the authority to undertake this action pursuant to the Montana Insurance Code, including §§ 33-1-311, 33-1-317, 33-1-1202, and 33-1-1211, MCA.

The following is a proposed agency action. Acceptance of CSI's proposed action(s) will resolve this matter, and it will be deemed a Final Agency Action based on the facts and law set out below. If Respondent chooses not to accept the proposed action, an administrative hearing must be requested; that request must be in writing and received by the Commissioner within 24 days of the date this Notice, as described in the Statement of Rights below. Failure to timely request a hearing can result in entry of a default order as stated in the Possibility of Default section below.

FACTUAL ALLEGATIONS

1. Respondent is not licensed as an insurance producer in Montana.

2. From August 2019 to October 2025, Respondent was employed by Stockman Insurance, Inc. where Respondent solicited, sold, negotiated, and/or acted as an insurance producer in Montana without a license.

3. Specifically, on February 16, 2023, Respondent negotiated and/or solicited insurance from a business customer in Montana.

4. From July 2025 to August 2025, Respondent negotiated, solicited, and/or sold insurance with a second business customer in Montana. On July 10, 2025, Respondent used a licensed insurance producer's login credentials, email account, digital signature, and/or NPN number without their knowledge or consent to negotiate sales, prepare quotes, issue policies, and communicate with the second business customer.

5. From May 2025 to November 2025, Respondent negotiated and/or solicited insurance from a third business customer in Montana.

6. On March 6, 2026, a CSI Investigator attempted to contact Respondent, but Respondent has not communicated with CSI.

ASSERTIONS OF LAW

1. The Commissioner is authorized to act in protection of insurance consumers and in the public interest and has jurisdiction over this matter pursuant to § 33-1-311, MCA.

2. The Commissioner is tasked with enforcement of the Montana Insurance Code, including the § 33-1-317 and 33-1-1201, et seq., MCA.

3. If, after conducting a hearing under § 33-1-701, MCA, the Commissioner determines that a person has committed administrative insurance fraud, the Commissioner may impose a penalty. § 33-1-317, MCA. Fines can be up to $25,000 for an individual.

4. A person may not sell, solicit, or negotiate insurance or act as an insurance producer unless licensed as an insurance producer § 33-17-201, MCA. An unlicensed person acts without having the authority to do so by virtue of not obtaining a license pursuant to this chapter, and the unlicensed person is subject to the provisions of §§ 33-1-317, 33-1-318, and 33-17-1202(3), MCA.

5. Respondent solicited, sold, negotiated, and/or acted as an insurance producer without a license with at least three business customers in Montana.

PROPOSED AGENCY ACTION

WHEREFORE, the Commissioner, in his discretion and considering, *inter alia* the gravity, number and scope of offense(s), and the financial loss involved, and to protect the health, safety, and welfare of the public, proposes to order the following:

1. A finding that Respondent committed administrative insurance fraud in violation § 33-17-201, MCA, on at least three occasions;

2. A fine in the amount of up to $25,000 to the State of Montana pursuant to § 33-1-317, MCA, plus interest at the statutory rate from the date of the Commissioner's final order or payment of the costs of the proceedings pursuant to §§ 33-1-317 and 33-1-1211, MCA.

STATEMENT OF RIGHTS

Respondent is entitled to contest the Commissioner's proposed action by requesting a hearing; this is called an administrative or "contested case" hearing. § 2-4-102(4), MCA. To do so, within 24 days of the date of this Notice, Respondent must submit a written hearing request to CSI at 840 Helena Avenue, Helena, MT 59601 or CSI.LegalService@mt.gov. A hearing request may, but does not have to, include a response to the allegations set forth above. If a hearing is requested, the Commissioner may appoint an impartial hearing examiner to conduct the proceedings under the provisions of the Montana Administrative Procedures Act, Mont. Code Ann. Title 2, Chapter 4, Part 6. §§ 2-4-611 and 33-1-701, MCA; Admin. R. Mont. 1.3.218. Respondent will be provided notice of the time, place, and nature of the hearing; and will be entitled to

participate in the contested case process and respond and present evidence and arguments on all issues involved in this action. § 2-4-601-612, MCA. Respondent has the right to retain legal counsel to represent, accompany, and advise them at any and all stages of this proceeding or may also elect to represent themselves; however, a business entity may not appear on its own behalf or through an agent other than an attorney licensed to practice law. Admin. R. Mont. 1.3.231.

CONTACT WITH COMMISSIONER'S OFFICE

If there are questions or concerns, please contact CSI at 406-444-2040 or CSI.LegalService@mt.gov. If represented by an attorney, please ensure this contact is made by the attorney.

POSSIBILITY OF DEFAULT

Failure to timely provide a written hearing request shall result in the entry of a default order imposing the Commissioner's proposed action, without additional notice, pursuant to Admin. R. Mont. 1.3.214.

DATED this 5th day of November, 2026.



GEORGE NEIL BARNES II
Prosecutor for Commissioner of Securities & Insurance

CERTIFICATE OF SERVICE

I hereby certify that on November 5, 2026, I caused a copy of the foregoing, *Notice of Proposed Agency Action and Opportunity For Hearing*, to be served on the following persons via USPS mail with tracking mail and email:

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/s/ Tiffany Hoffman
Paralegal