

MARYLAND INSURANCE
ADMINISTRATION

v.

JESUS BARRERA
3115 HONEY RUN DRIVE
YORK, PA 17408
LICENSE NO.: 3002279103

* BEFORE THE MARYLAND
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* INSURANCE COMMISSIONER
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* CASE NO.: MIA-2025-07-021
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* Fraud Division File No.: T-2025-312193
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ORDER

This Order is issued by the Maryland Insurance Administration (the "Administration") against Jesus Barrera ("Respondent") pursuant to §§ 2-108 and 2-204¹ of the Insurance Article, Md. Code Ann. (2017 Repl. Vol. & Supp.) (the "Insurance Article") for the violations of the Insurance Article identified and described herein.

I. REGULATORY FRAMEWORK

1. The business of insurance, including the oversight of those who sell insurance, is subject to extensive regulation in the State of Maryland. Individuals and business entities must be licensed as insurance producers by the Administration to sell, solicit, or negotiate insurance products in Maryland. See §§ 1-101 and 10-103(c)(1). In order to obtain a license, applicants must meet licensing standards and are required to abide by all applicable provisions of the Insurance Article in order to remain licensed. Those standards are set forth in § 10-126, which identifies the grounds on which the Commissioner may deny a license to an applicant or may revoke, suspend or refuse to renew a license.

2. Insurance producers sell insurance on behalf of insurance companies. To assure that an

¹ Unless otherwise indicated, all statutory references in this Order are to the Insurance Article of the Maryland Code.

insurance producer is acting with authority, § 10-105(a), (b) and (d) require an insurance producer not to have committed any acts that the Commissioner finds would warrant denial of a license under § 10-126.

II. RELEVANT MATERIAL FACTS

3. On December 1, 2022, the Administration issued a license to act as a non-resident insurance producer to Respondent. His line of authority was Life, Accident, and Health and Sickness. His license expired on February 28, 2025.

4. Seguro Medico, LLC d/b/a Quick Health is a health care enrollment center which sells health care plans to the public. At all times relevant to this Order, Respondent was the vice president of sales for Seguro Medico, LLC based in Wilmington, Delaware.

III. THE ADMINISTRATION'S INVESTIGATION

5. On August 9, 2024, the Administration initiated an investigation into Seguro Medico concerning whether they were still selling health insurance, as their Maryland producer license expired on March 4, 2024.

6. On September 30, 2024, the Administration sent via United States Postal Service (USPS) certified mail an Order to Respond and Produce to Respondent at his business address of record with the Administration – 8 Morgan Drive, Sinking Spring, PA. The Order to Respond and Produce required Respondent to respond to the Administration no later than October 10, 2024.

7. On September 30, 2024, the Administration also e-mailed the Order to Respond and Produce to Respondent's email address on record with the Administration (JB*****@comcast.net).

8. The USPS Tracking website indicated the Order to Respond and Produce was

delivered to Respondent's business address of record (Tracking# 7022 2410 0003 3518 9058). Their record stated "Your item was delivered to an individual at the address at 12:35 pm on October 4, 2024 in READING, PA 19608". The USPS Domestic Return Receipt was returned to the Administration indicating a signature of someone marked as "agent".

9. As of October 10, 2024, Respondent had not responded to the Order to Respond and Produce. Consequently, an Investigator with the Administration attempted telephone contact with Respondent at his business phone number on record with the Administration (71*-3**-7554). There was no answer and the investigator left a voice mail requesting a call back. No one ever called back.

10. On December 19, 2024, an Investigator for the Administration accessed the National Association of Insurance Commissioners ("NAIC") State Based Systems producer license database which reflected the same telephone and email contact information used to attempt contact with Respondent during this investigation.

11. On January 2, 2025, an MIA investigator contacted the Sinking Spring Police Department who has jurisdiction for 8 Morgan Drive in Sinking Spring, PA. The police department reported that the last known tenant for this address was Quick Health.

12. To date, Respondent has failed to respond to the Administration's Order and provide the requested information.

IV. MARYLAND INSURANCE LAWS

13. In addition to all other relevant sections of the Insurance Article, the Administration relies on the following pertinent sections of the Insurance Article, which apply to acts and omissions of the Respondent in the State:

§ 2-203

(f)(1) A person may not willfully fail to:

- (ii) attend, answer, or produce evidence requested by the Commissioner;
or
- (iii) give the Commissioner full and truthful information and answer in writing to any material written inquiry of the Commissioner in relation to the subject of an examination, investigation, or hearing.

§ 10-126

(a) *Grounds for discipline.* -- The Commissioner may deny a license to an applicant under §§ 2-210 through 2-214 of this article, or suspend, revoke, or refuse to renew or reinstate a license after notice and opportunity for hearing under §§ 2-210 through 2-214 of this article if the applicant or holder of the license:

(1) has willfully violated this article or another law of the State that relates to insurance;

* * *

(11) has willfully failed to comply with or has willfully violated a proper order, subpoena, regulation of the Commissioner or the insurance regulatory authority of another state;

* * *

(13) has otherwise shown a lack of trustworthiness or competence to act as an insurance producer;

(c) Instead of or in addition to suspending or revoking the license, the Commissioner may impose on the holder of the license a penalty of not less than \$100 but not exceeding \$500 for each violation of this article.

V. CONCLUSIONS OF LAW

14. By the conduct described herein, Respondent violated §§ 2-203(f)(1)(ii) and (iii); and 10-126(a)(1), (11), and (13) of the Insurance Article. Respondent failed to comply with an Order to Respond and Produce issued by the Administration. As such, Respondent is subject to disciplinary action under § 10-126(c).

VI. SANCTIONS

15. By the facts and violations stated above, Respondent's license to act as an insurance producer in the State of Maryland is subject to revocation and the imposition of an administrative penalty.

16. Given the gravity of the violations and considering that insurance producers are in a position of trust and responsibility, revocation and an administrative penalty are the appropriate sanctions in this case. Acting as an insurance producer in the State of Maryland requires a producer's adherence to the Insurance Article. The public justifiably expects the Administration to ensure that only trustworthy and competent individuals of good character are permitted to conduct insurance business in this State. Respondent willfully failing to respond to an Order to Respond and Produce from the Administration is a violation of the Insurance Article.

17. In light of the facts stated above, the Administration has determined that the Maryland insurance producer license of Jesus Barrera is **REVOKED**.

18. The Administration has determined that a total administrative penalty in the amount of \$500 is appropriate against Jesus Barrera for violations of §§ 2-203(f)(1)(ii) and (iii), and 10-126(a)(1), (11), and (13).

19. Administrative penalties shall be made payable to the Maryland Insurance Administration and shall identify the case by number (T-2025-312193) and name (Jesus Barrera). Payment of the administrative penalty shall be sent to the attention of: Shanice Deramus, Finance Department, Maryland Insurance Administration, 200 St. Paul Place, Suite 2700, Baltimore, MD 21202. Unpaid penalties will be referred to the Central Collection Unit for collections.

20. This Order does not preclude the Insurance Fraud and Enforcement Division of the Administration from taking any non-civil action or prosecution of Respondent with respect to any matter, including the conduct that is the subject of this Order, nor does this Order preclude any other person, entity, or governmental authority from taking any investigative, civil, or non-civil

action or prosecution of Respondent with respect to any matter, including the conduct that is the subject of this Order.

21. This is a reportable administrative proceeding. As such, it is a public record and may be disclosed to other states and/or companies by whom you are actively appointed. The Administration construes this as an adverse administrative action. As a result, you may be required to disclose this Order on any license application to any and all states in which you apply. Moreover, you may be required to report this action to any state in which you currently hold an insurance license.

WHEREFORE, for the reasons set forth above, and subject to Respondent's right to request a hearing, it is this 22nd day of July 2025, **ORDERED** that:

- A) The resident producer license of Jesus Barrera is **REVOKED**.
- B) Respondent is ordered to pay an administrative penalty of Five Hundred Dollars (\$500.00) within thirty (30) days of the date of this Order.

MARIE GRANT
INSURANCE COMMISSIONER

By: (signature on original)
Robert Guynn
Associate Commissioner
Fraud & Enforcement Division

RIGHT TO REQUEST A HEARING

Pursuant to § 2-210 of the Insurance Article and Code of Maryland Regulations ("COMAR") 31.02.01.03, an aggrieved person may request a hearing on this Order. This request must be in writing and received by the Commissioner within thirty (30) days of the date of the letter accompanying this Order. However, pursuant to § 2-212 of the Article, the Order shall be stayed pending a hearing only if a demand for hearing is received by the Commissioner within ten (10) days after the Order is served. The request shall include the following information:

- (1) the action or non-action of the Commissioner causing the person requesting the hearing to be aggrieved;
- (2) the facts related to the incident or incidents about which the person requests the Commissioner to act or not act; and
- (3) the ultimate relief requested.

The failure to request a hearing timely or to appear at a scheduled hearing will result in a waiver of your rights to contest this Order and the Order shall be final on its effective date. Please note that if a hearing is requested on this initial Order, the Commissioner may affirm, modify, or nullify an action taken or impose any penalty or remedy authorized by the Insurance Article against Respondent in a Final Order after hearing.

The written request for hearing must be addressed to the Maryland Insurance Administration, 200 St. Paul Place, Suite 2700, Baltimore, Maryland 21202, Attn: Hearings and Appeals Coordinator.