



LOUISIANA DEPARTMENT OF INSURANCE

JAMES J. DONELON
COMMISSIONER

NOTICE OF FINE **PRODUCER LICENSE #612377 AND #857211**

August 8, 2023

Jemayel Jibril Warren
119 Triple J Lane
Grand Cane, LA 71032

Article #7022 3330 0000 8463 0124

Attn: Jemayel Jibril Warren
Double J Bailbonds Inc
214 West 70th Street Suite 104
Shreveport, LA 71032

Article #7022 3330 0000 8463 7543

Via Email: mayelwarren10@yahoo.com
doublejbailbonds@gmail.com

WHEREAS, IT HAS COME TO MY ATTENTION, as Commissioner of the Louisiana Department of Insurance (Commissioner), that Jemayel Jibril Warren (Mr. Warren) and Double J Bailbonds Inc. (Double J), have violated certain provisions of the Louisiana Insurance Code, Title 22, La. R. S. 22:1 *et. seq.* Mr. Warren and Double J's activities violate Title 22 and pose a danger to the business of insurance in Louisiana. Accordingly, pursuant to the power and authority vested in me as the Commissioner, I issue Mr. Warren and Double J this Notice of Fine based on the following, to wit:

FACTS

1.

Mr. Warren, (license #612377) and Double J (license #857211), were licensed to act as insurance producers in Louisiana on February 11, 2014, and February 3, 2020, respectively. According to the LDI record management system, Mr. Warren is listed as Double J's only producer, and therefore also its designated licensed producer responsible for its compliance with insurance regulations.

2.

The LDI determined that Mr. Warren and Double J withheld bail bond premium money they received from a client by failing to submit said money to the insurer supplying the bail bond or returning it to the insured. Subsequently, on December 5, 2022, the LDI issued Mr. Warren and Double J a Notice of Revocation which became effective on December 16, 2022; and a \$5,000.00 fine to be paid immediately. This fine is still outstanding.

3.

On January 6, 2023, after Mr. Warren and Double J's producer licenses had been revoked, Mr. Warren illegally signed a Bonding Company Agreement with the Bossier Parish Sheriff's Office and was provided a receipt titled "2023 Bondsman Renewal".

4.

On January 9, 2023, Palmetto Surety Corporation (Palmetto) sent Mr. Warren and Double J a notification indicating that their contract with Palmetto had been voided due to the revocation of their Louisiana producer's licenses.

5.

The LDI received information and documentation indicating that after Mr. Warren and Double J's Louisiana licenses had been revoked, they proceeded to write at least eight bonds for individuals in Bossier Parish utilizing Palmetto powers of attorney (powers); therefore, illegally holding themselves out as Louisiana licensed insurance producers without a license.

6.

Additionally, Palmetto had supplied Mr. Warren and Double J with powers of attorney bearing an expiration date of March 21, 2023. According to a letter Palmetto sent to Bossier Parish Sheriff's Office, Mr. Warren and Double J altered five of those Palmetto powers by removing the expiration date from the documents and using them to post bail for a client on June 11, 2023, after the powers' expiration date.

7.

According to Palmetto, no premium was remitted for the thirteen bonds written after Mr. Warren and Double J's licenses had been revoked by the LDI.

8.

Based on Mr. Warren and Double J's actions described above, on June 27, 2023, Mr. Warren was charged with 14 counts of violating La. R.S. 14:133 (Filing or Maintaining False Public Records), and an arrest warrant was issued for his arrest.

9.

On July 12, 2023, the LDI issued Mr. Warren and Double J a Cease and Desist Order and Notice of Proposed Regulatory Action and Wrongful conduct. As of the date of this Notice, the LDI has not received a response.

APPLICABLE LAWS

§ 2. Insurance regulated in the public interest

- A. (1) Insurance is an industry affected with the public interest and it is the purpose of this Code to regulate that industry in all its phases. [I]t shall be the duty of the commissioner of insurance to administer the provisions of this Code.

La. R.S. 22:18 maintains in pertinent part:

§18. Suspension or revocation of insurer's licenses; fines; orders

- A. The commissioner of insurance may, as a penalty, in accordance with R.S. 49:961, refuse to renew, or may suspend, or revoke the certificate of authority or license of an insurer, person, or entity violating any of the provisions of this Code, or in lieu of suspension or revocation of a certificate or license duly issued, the commissioner may levy a fine not to exceed one thousand dollars for each violation per insurer, person, or entity, up to one hundred thousand dollars aggregate for all violations in a calendar year per insurer, person, or entity, when such violations warrant the refusal, suspension, or revocation of such certificate or license, or the imposition of the fine. The commissioner is also authorized to order any insurer, person, or entity to cease and desist any such action that violates any provision of this code.

La. R.S. 22:1543 maintains in pertinent part:

§ 1543. License required

- A. No person shall act as or hold himself out to be an insurance producer unless licensed by the Department of Insurance.
- B. No insurance producer shall sell, solicit, make an application for, procure, negotiate for, or place for others, any policies for any lines of insurance as to which he is not then qualified and duly licensed in this state.

Pursuant to La. R.S. 22:1554, the Commissioner is authorized to take certain regulatory actions against any person who is ...charged with a violation of this Part of Chapter 5, Producers and Other Regulated Entities Part I. Producers. These actions are designed to assist the Commissioner in administering the provisions of the Insurance Code.

La. R.S. 22:1554 maintains in pertinent part:

§ 1554. License denial, nonrenewal, or revocation

- A. The commissioner may place on probation, suspend, revoke, or refuse to issue, renew, or reinstate an insurance producer license, or may levy a fine not to exceed five hundred dollars for each violation occurring, up to ten thousand dollars for each violation aggregate for all violations in a calendar year per applicant or licensee, or any combination of actions, for any one or more of the following causes:

(1) The failure to comply with any prerequisite of state or federal law or regulations for the issuance of such license.

(3) The failure to account for or remit any premiums, monies, or properties belonging to another which come into the possession of the applicant in the course of doing insurance business, or improperly withholding, misappropriating, converting, or failing to timely remit any premiums, monies, or properties received in the course of doing insurance business, whether

such premiums, monies, or properties belonging to policyholders, insurers, beneficiaries, claimants, or others.

(4) Using fraudulent, coercive, or dishonest practices or misrepresentation, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business such as might endanger the public.

(14) The violation of any insurance laws of the United States, this state or any state, province, district, or territory, or violating any lawful rule, regulation, subpoena, or order of the commissioner of insurance or of the insurance officials of another state.

- I. The commissioner of insurance shall retain the authority to enforce the provisions of, and impose any penalty or remedy authorized by, this Subpart against any person who is under investigation for or charged with a violation of this Subpart, even if the person's license has been surrendered or has lapsed by operation of law.

La. R.S. 22:1558 maintains in pertinent part:

§ 1558. Appointments

- A. (1) An insurance producer shall not act as an agent of an insurer unless the insurance producer becomes an appointed agent of that insurer, except for surplus lines policies placed through licensed surplus lines brokers, surplus lines policies placed with unauthorized insurers by licensed surplus lines brokers, and workers' compensation policies placed with the Louisiana Workers' Compensation Corporation.

La. R.S. 22:1562 maintains in pertinent part:

§ 1562. Prohibited acts

- C. (1) It shall be unlawful for any person or business entity, without conforming to the provisions of this Part, directly or indirectly, to represent himself or itself to be an insurance producer or limited lines producer, or to solicit, negotiate, or effect any contract of insurance or renewal thereof, or to attempt to effect the same on any property, or risk or insurable interests or business activities, located within or transacted within this state.

(2) Wherever the commissioner of insurance determines that a violation of Paragraph (1) of this Subsection has occurred, whether that violation be intentional or not, the commissioner or his designee is hereby authorized to issue an order to cease and desist from the violations complained of, and the commissioner is hereby authorized to seek injunctive relief from the district court of the district in which the violation may have occurred or in any proper venue authorized under the Code of Civil Procedure.

- D. (1) No person licensed as, or representing himself to be, an insurance producer shall receive anything of value as premium payment or commission for an insurance policy rider, binder, or plan without making a bona fide application to an insurer for an insurance policy.

(2) No person licensed as, or representing himself to be, an insurance producer shall fail to account for or remit any premiums, monies, or properties belonging to another which come into the possession of the applicant in the course of doing insurance business, or improperly

withholding, misappropriating, converting, or failing to timely remit any premiums, monies, or properties received in the course of doing insurance business, whether such premiums, monies, or properties belong to policyholders, insurers, beneficiaries, claimants, or others.

La. R.S. 22:1923 maintains in pertinent part:

§ 1923 Definitions

(2) "Fraudulent insurance act" shall include but not be limited to acts or omissions committed by any person who, knowingly and with intent to defraud:

(d) Diverts, attempts to divert, or conspires to divert funds of an insurer, reinsurer, or other entity regulated under the laws of this state, or other persons in connection with:

(i) The transaction of insurance or reinsurance

(ii) The conduct of business activities by an insurer, reinsurer, or other entity regulated by the insurance laws of this state.

La. R.S. 22:1924 maintains in pertinent part:

§ 1924. Prohibited activities and sanctions

A. (1)(a) Any person who, with the intent to injure, defraud, or deceive any insurance company, or the Department of Insurance, or any insured or other party in interest, or any third-party claimant commits any of the acts specified in Paragraph (2) or (3) of this Subsection is guilty of a felony and shall be subjected to a term of imprisonment, with or without hard labor, not to exceed five years, or a fine not to exceed five thousand dollars, or both, on each count.

(2) The following acts shall be punishable as provided in Paragraph (1) of this Subsection:

(a) Committing any fraudulent insurance act as defined in R.S. 22:1923.

La. R.S. 22:1964 maintains in pertinent part:

§ 1964. Methods, acts, and practices which are defined as unfair or deceptive

The following are declared to be unfair methods of competition and unfair or deceptive acts or practices in the business of insurance:

(2) **False information and advertising generally.** Making, publishing, disseminating, circulating, or placing before the public, or causing, directly or indirectly, to be made, published, disseminated, circulated, or placed before the public, in a newspaper, magazine or other publication, or in the form of a notice, circular, pamphlet, letter or poster, or over any radio or television station, or in any other way, an advertisement, announcement or statement containing any assertion, representation or statement with respect to the business of insurance or with respect to any person in the conduct of his insurance business, which is untrue, deceptive or misleading.

(12) Any violation of any prohibitory law of this state.

La. R.S. 22:1968 maintains in pertinent part:

§ 1968. Notice of hearing

Whenever the commissioner shall have reason to believe that any person has been engaged or is engaging in this state in any unfair trade practice as defined in this Code, whether or not defined in this Part, the commissioner shall issue a notice of wrongful conduct to said person in accordance and compliance with R.S. 49:961 describing the unfair trade practice and citing the law which is deemed by the commissioner to be violated.

La. R.S. 22:1969 maintains in pertinent part:

§ 1969. Violations, penalties

- A. If, after receiving the person's answer or response or if no answer or response is received within twenty days of receipt of mailing, faxing, or delivery of the notice, the commissioner shall determine that the person charged has engaged in an unfair method of competition or an unfair or deceptive act or practice, he shall reduce his findings to writing and shall issue and cause to be served upon the person charged with the violation a copy of such findings and an order requiring such person to cease and desist from engaging in such method of competition, act, or practice and order any one or more of the following:
 - (1) Payment of a monetary penalty of not more than one thousand dollars for each and every act or violation, but not to exceed an aggregate penalty of one hundred thousand dollars unless the person knew or reasonably should have known he was in violation of this Part, in which case the penalty shall be not more than twenty-five thousand dollars for each and every act or violation, but not to exceed an aggregate penalty of five hundred thousand dollars in any six-month period.

The Louisiana Insurance Code, Title 22, La. R.S. 22:1 *et seq.*, authorizes the Commissioner to investigate the affairs and professional conduct of every person engaged in the business of insurance to determine whether such person has been or is engaged in any unfair or deceptive act or practice prohibited by the Louisiana Insurance Code. It is determined that you have committed the violations of the Louisiana Insurance Code as listed above.

VIOLATIONS:

Acting as; advertising / holding yourselves out as; and operating as; a licensed bail bond producer in Louisiana, without a Louisiana producer license, or any active appointments, is a violation of La. R.S. 22:1543(A) and (B), La. R.S. 22:1554(A)(1) and (14), La. R.S. 22:1558(A)(1), La. R.S. 22:1562(C)(1), and La. R.S. 22:1964(2) and (12).

Failure to remit funds given to you for the purchase of a bond, and presenting the Bossier Parish Sheriff's Office with fraudulent verification of your Louisiana producer license status, constitutes a violation of La. R.S. 22:1554(A)(3), (4), and (14), La. R.S. 22:1562(D)(1) and (2), La. R.S. 22:1924(A)(1)(a) and (2)(a), and La. R. S. 22:1964(12).

BE ADVISED:

COMMISSIONER'S ACTION:

As a result of the investigation and documentation in possession of the LDI, and in accordance with La. R.S. 22:1672, La. R.S. 22:1969 and La. R.S. 49:977.3, determination has been rendered that you are in violation of the statutes listed above. Therefore, the Louisiana Commissioner of Insurance hereby serves you notice that **Louisiana Insurance Producer License Numbers 612377 and 857211**, issued to **Jemayel Jibril Warren and Double J Bailbonds Inc**, are jointly **FINED** in the amount of **\$26,000.00**.

YOUR ACTION:

Be advised that this constitutes an administrative action, and it will be reported to the National Insurance Producer Registry (NIPR). Be further advised that all actions taken on licenses, in accordance with La. R.S. 49:961 (C) and Regulation 120, shall take effect (10) calendar days from the date of issuance of the notice of regulatory action, unless otherwise provided in Title 22, and that cease & desist orders and summary suspension actions take effect immediately upon issuance. Please also take note that you may need to report this administrative action to other states in which you hold an active license. Contact that state's insurance department if you are unsure of the requirements.

Please remit your **\$26,000.00** fine payment and a copy of this notice to:

Louisiana Department of Insurance
Attention: Accounts Receivable
P.O. Box 94214
Baton Rouge, LA 70804-9214

Pursuant to La. R.S. 22:2191(A)(2), any person aggrieved by an act of the Commissioner may request a hearing. You must make a written demand for an appeal within thirty (30) days from the date of this notice. Failure to file a written demand for an appeal within thirty (30) days from this notice will preclude your right to an administrative hearing.

Pursuant to La. R.S. 22:2191(B), your written demand for an appeal (1) shall reference the particular sections of the statutes and rules involved; (2) shall provide a short and plain statement of the matters asserted for review; and (3) shall attach a copy of the order or decision that you are appealing. Appealing this notice does not stay the action of the Commissioner of Insurance. Pursuant to La. R.S. 22:2204, you must request and be granted a stay of this action by the Division of Administrative Law. Your request for a stay may be included in your appeal. Your written demand for an appeal shall be filed with the Louisiana Department of Insurance at the addresses below:

Louisiana Department of Insurance
Attn: J. David Caldwell, Executive Counsel
P. O. Box 94214
Baton Rouge, LA 70804-9214
Telephone: (225) 342-4673
Fax: (225) 342-1632

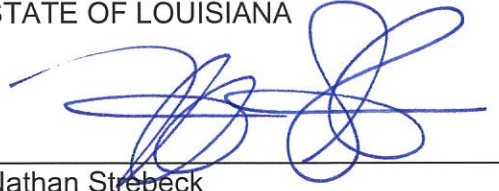
File in Person at:

1702 N. Third Street
Baton Rouge, LA 70802

Signed in Baton Rouge, Louisiana this 8th day of August 2023.

JAMES J. DONELON
COMMISSIONER OF INSURANCE
STATE OF LOUISIANA

BY:



Nathan Strebeck
Deputy Commissioner
Office of Insurance Fraud
Louisiana Department of Insurance
Telephone: (225) 219-5819

CERTIFICATE OF SERVICE

I hereby certify that I have this day served the foregoing document **Jemayel Jibril Warren and Double J Bailbonds Inc.**, by mailing a copy thereof properly addressed with postage prepaid, this 8th of August 2023.



Printed Name



Signature