



# State of Michigan

## Department of Insurance and Financial Services

The licensee has fulfilled the requirements of Public Act 218 of 1956 as amended. This license is granted by the Director of the Department of Insurance and Financial Services to engage in the business of Insurance as stated on this license, subject to all applicable laws, regulations and rules.

SYSTEM ID: 1466090

LICENSE: Non-Resident Producer

NPN: 21601688

EFFECTIVE: 04-30-2026

### QUALIFICATIONS

ESPINOZA, ANDRES  
22301 SW 88TH PL  
UNIT 106  
CUTLER BAY, FL 33190

Life

04-30-2026

For additional licensing information, access the Insurance Licensing web page from DIFS main web page at [www.michigan.gov/difs](http://www.michigan.gov/difs), then click Licensing-Insurance in the column on the left.