

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 17595-AD18-1127-103

IN THE MATTER OF:)

Paul Ciment)
1457 NW 111th Way)
Coral Springs, FL 33071)

Applicant.)

License Application #: 672318 & 678290)

Type of Agency Action: Enforcement)

FILED

DEC 17 2018

STATE OF INDIANA
DEPT. OF INSURANCE

PRELIMINARY ADMINISTRATIVE ORDER
AND NOTICE OF LICENSE DENIAL

The Indiana Department of Insurance, pursuant to the Indiana Administrative Orders and Procedures Act, Indiana Code § 4-21.5-1 *et seq.* and Indiana Code § 27-1-15.6-12, hereby gives notice to Paul Ciment ("Applicant") of the following Administrative Order:

1. Applicant previously held Indiana nonresident producer licensure, under license number 910346, from October 8, 2013 through October 31, 2015.
2. Applicant filed applications to reactivate his nonresident license with the Commissioner on September 11, 2018 and October 5, 2018.
3. Before approving an application, the Commissioner must find that the applicant has met specific requirements under Indiana Code § 27-1-15.6-8 and Indiana Code § 27-1-15.6-12.
4. Indiana Code § 27-1-15.6-12(b)(2)(A) provides, in part, that the Commissioner may refuse to issue or renew an insurance producer's license for violating an insurance law.
5. Indiana Code § 27-1-15.6-17(a) is an insurance law, which states that a producer shall report to the Commissioner any administrative action taken against the producer in another

jurisdiction or by another governmental agency in Indiana not more than thirty (30) days after the final disposition of the matter.

6. Indiana Code § 27-1-15.6-12(b)(1) provides, in part, that the Commissioner may refuse to issue or renew an insurance producer's license for providing incorrect, misleading, incomplete, or materially untrue information in a license application.
7. Indiana Code § 27-1-15.6-12(b)(9) provides, in part, that the Commissioner may refuse to issue or renew an insurance producer's license for having an insurance producer's license, or its equivalent, denied, suspended, or revoked in any other state, province, district or territory.
8. Following a review of public records, the Commissioner being fully advised, now hereby notifies Applicant that he has not fully met the requirements of licensure as stated by Indiana Codes §§ 27-1-15.6-12(b)(2)(A), 27-1-15.6-17(a), 27-1-15.6-12(b)(1), and 27-1-15.6-12(b)(9) for failing, while previously licensed, to timely report his 2014 Cease and Desist Order issued by the Michigan Department of Insurance and Financial Services, his 2015 license revocation by the Washington Office of the Insurance Commissioner, and his 2015 Consent Order and probationary license by the Florida Office of Insurance Regulation, and failing to disclose them on an application for licensure.
9. Indiana Code § 27-1-15.6-12(d) provides that the applicant may, not more than sixty-three (63) days after notice of denial of the application is mailed, make written demand to the Commissioner for a hearing before the Commissioner to determine the reasonableness of the Commissioner's action.

IT IS THEREFORE ORDERED that Applicant's request for licensure is hereby DENIED pursuant to Indiana Codes §§ 27-1-15.6-12(b)(2)(A), 27-1-15.6-17(a), 27-1-15.6-12(b)(1) and 27-1-15.6-12(b)(9), due to Applicant's failure to timely report his administrative actions to the Department while previously licensed or disclose them on an application for licensure, and for having had a license revoked. Applicant may reapply for licensure not less than one (1) year from the date of this order.

12-17-2018

Date Signed


Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution to:

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