

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO.: 18572-AD19-1009-111

IN THE MATTER OF: )

Paul Ciment )  
1457 NW 111<sup>th</sup> Way, )  
Coral Springs, FL 33071 )

Applicant. )

License Application #: 730124 )

Type of Agency Action: Enforcement )

**FILED**  
**JAN 16 2020**  
STATE OF INDIANA  
DEPT. OF INSURANCE

**PRELIMINARY ADMINISTRATIVE ORDER**  
**AND NOTICE OF LICENSE DENIAL**

The Indiana Department of Insurance (“Department”), 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 filed an application for nonresident producer licensure with the Commissioner of the Indiana Department of Insurance (“Commissioner”) on August 20, 2019.
2. 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.
3. Indiana Code § 27-1-15.6-12(b)(9) provides, in part, that the Commissioner may refuse to issue 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.

4. Indiana Code § 27-1-15.6-12(b)(1) provides, in part, that the Commissioner may refuse to issue an insurance producer's license for providing incorrect, misleading, incomplete, or materially untrue information in a license application.
5. Indiana Code § 27-1-15.6-12(b)(2)(D) provides, in part, that the Commissioner may refuse to issue an insurance producer's license for violating an Order of the Commissioner.
6. 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)(9) and 27-1-15.6-12(b)(1) due to his October 23, 2018 license denial by the Connecticut Insurance Department, his December 17, 2018 license denial by the Indiana Department of Insurance ("IDOI"), and his failure to disclose them on his current license application.
7. 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 Code § 27-1-15.6-12(b)(2)(D) by submitting his August 20, 2019 application for licensure in violation of the Commissioner's Order contained in his December 17, 2018 Preliminary Administrative Order and Notice of License Denial issued by the IDOI.
8. 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)(1), 27-1-15.6-12(b)(9), and 27-1-15.6-12(b)(2)(D) due to Applicant's failure to disclose a two (2) license denials on an application for licensure and violating an Order of the Commissioner. Applicant may reapply for licensure not less than one (1) year from the date of this order.

1-16-2020

Date Signed



Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Distribution to:

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