

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 19776-AD20-1209-157

IN THE MATTER OF:)

Milo D. Perrault)
1383 Yates Ave.,)
Austell, GA 30106)

Applicant.)

Type of Agency Action: Enforcement)

License Application #: 800983)

FILED

FEB 04 2021

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 Milo D. Perrault (“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 or around August 20, 2020.
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)(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.
4. Indiana Code § 27-1-15.6-12(b)(8) provides, in part, that the Commissioner may refuse to issue an insurance producer’s license for using fraudulent, coercive, or dishonest practices,

or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere.

5. 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.

6. Following a review of public records, the Commissioner, being fully advised, now hereby notifies Applicant that she has not fully met the requirements of licensure as stated by Indiana Codes §§ 27-1-15.6-12(b)(1) and 27-1-15.6-12(b)(8) due to Applicant's March 28, 2014 conviction for Theft By Shoplifting, a Misdemeanor, from the State of Georgia, and for her failure to disclose it on an application.

7. Following a review of public records, the Commissioner, being fully advised, now hereby notifies Applicant that she has not fully met the requirements of licensure as stated by Indiana Codes §§ 27-1-15.6-12(b)(1) and 27-1-15.6-12(b)(9) due to the following administrative actions and Applicant's failure to disclose them on an application:

a. May 4, 2016 Consent Order and probation from the Georgia Office of the Commissioner of Insurance and Safety Fire;

b. March 19, 2018 Denial Order from the South Dakota Division of Insurance;

c. September 14, 2018 Denial Order from the Illinois Department of Insurance;

and

d. July 22, 2020 license surrender from the Pennsylvania Insurance Department.

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.

9. This is considered an agency action. This action has been initiated by the aforementioned authority. If you choose to appeal this agency action, the State of Indiana Office of Administrative Law Proceedings ("OALP") will assign an administrative law judge to preside over this matter, and subsequently you will be contacted by the OALP with more information to begin the administrative process.

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)(8), and 27-1-15.6-12(b)(9) due to Applicant's criminal history and failure to disclose her criminal history, and for Applicant's administrative actions and failure to disclose her administrative actions. Applicant may reapply for licensure not less than one (1) year from the date of this order.

2-4-2021
Date Signed


Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution to:

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