

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 22021-AD23-0105-003

IN THE MATTER OF:)
)
Juan M. Gil)
3501 S.W. 160th Avenue, FL 3,)
Miramar, FL 33027-4695)
)
Applicant.)
)
Type of Agency Action: Enforcement)
)
License Application #: 1015847)

FILED

APR 04 2023

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 Juan Michael Gil (“Applicant”) of the following Administrative Order:


1. Applicant (previously known as Michael J. Gil) submitted an application to activate his nonresident producer license with the Commissioner of the Indiana Department of Insurance (“Commissioner”) on November 3, 2022.
2. Applicant’s Indiana nonresident producer license was first issued on or around January 27, 2011, and it expired on January 31, 2013, due to Applicant’s failure to submit a license renewal fee.
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)(1) authorizes the Commissioner to 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)(8) provides, in part, that the Commissioner may refuse to issue an insurance producer's license for using fraudulent, coercive, dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere.
6. 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 license, or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory.
7. Following a review of materials submitted by the Applicant and 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)(1) , 27-1-15.6-12(b)(8), and 27-1-15.6-12(b)(9) due to Applicant's disclosure that on January 17, 2013, the Arizona Department of Insurance issued a Consent Order, wherein Applicant surrendered his nonresident producer license; that on December 1, 2013, the South Dakota Division of Insurance took administrative action revoking Applicant's nonresident producer license; that on February 25, 2014, the North Carolina Department of Insurance took administrative action, wherein Applicant voluntarily surrendered his nonresident producer license; that on July 25, 2014, the Utah Insurance Department took administrative action against Applicant by assessing an administrative forfeiture of five hundred dollars (\$500); that on March 11, 2021, the New York Department of Insurance took administrative action revoking Applicant's nonresident producer license.

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 applicant's 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)(8), and 27-1-15.6-12(b)(9) due to Applicant's conduct resulting in administrative actions resulting in Applicant's nonresident producer licenses having been surrendered and revoked in other states. Applicant may reapply for licensure not less than one (1) year from the date of this order.

04.04.2023
Date Signed



Amy L. Beard, Commissioner
Indiana Department of Insurance

Distribution to:

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