

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 22306-AD23-0324-036

IN THE MATTER OF:)
)
Michael Saunders)
5310 NW 33rd Avenue, Ste. 108)
Ft. Lauderdale, FL 33309')
)
Applicant.)
)
Type of Agency Action: Enforcement)
)
License Application #: 1028272)

FILED

APR 26 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 Michael Saunders (“Applicant”) of the following Administrative Order:

1. Applicant submitted an application for a nonresident producer licensure with the Commissioner of the Indiana Department of Insurance (“Commissioner”) on January 4, 2023.
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) states, in part, that the Commissioner may refuse to issue an insurance producer license for providing incorrect, misleading, incomplete, or materially untrue information in a license application.

4. Indiana Code § 27-1-15.6-12(b)(9) states, in part, that the Commissioner may refuse to issue an insurance producer license for having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory.
5. Following a review of public records and the materials submitted by the Applicant, 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) and 27-1-15.6-12(b)(9) due to Applicant's following administrative actions, and for Applicant's failure to disclose the same on his application for licensure:
 - a. an April 28, 2014, license suspension from the State of Illinois due to a failure to pay child support;
 - b. a March 18, 2020, administrative order levying a civil penalty for failing to respond to their inquiries from the State of Nevada; and
 - c. a December 16, 2020, an administrative action involving a license reinstatement from the State of Illinois.
6. 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.
7. This is considered an administrative action by the Indiana Department of Insurance. If you choose to appeal this administrative action, please follow the aforementioned instructions. Subsequently, after the Department has received your written request for a hearing, the State of Indiana Office of Administrative Law Proceedings ("OALP") will assign an

administrative law judge to preside over this matter, and you will receive more information from OALP 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) and 27-1-15.6-12(b)(9), due to Applicant's failure to disclose three administrative actions, which include a license suspension, on his application for licensure. Applicant may reapply for licensure not less than one (1) year from the date of this order.

04.26.2023

Date Signed



Amy L. Beard, Commissioner
Indiana Department of Insurance

Distribution:

Michael Saunders
5310 NW 33rd Avenue, Ste. 108
Ft. Lauderdale, FL 33309

Victoria Hastings, Attorney
ATTN: Hana Biele, Investigator
Indiana Department of Insurance
311 W. Washington St., Suite 103
Indianapolis, IN 46204
317 234-5153, Fax 317 234-2103