

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 24059-AG25-0313-032

IN THE MATTER OF:)
)
Matthew Husny Noel)
503 Crowne Sunset Dr., Apt. 1338)
Ormond Beach, FL 32174)
)
Applicant.)
)
Type of Agency Action: Enforcement)
)
Application Number: 1186598)

FILED
NOV 24 2025
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 Matthew Husny Noel (“Applicant”) of the following Administrative Order:

1. Applicant previously held nonresident producer license number 3566829 (“Applicant’s License”) from August 12, 2020, until August 29, 2024, when it was suspended for failure to timely furnish a list of appointments upon request of the Commissioner of the Indiana Department of Insurance (“Commissioner”).
2. Applicant submitted an application to reactivate Applicant’s License on October 25, 2024.
3. The Commissioner approved an Agreed Entry on July 24, 2025, that ordered Applicant to remit a one thousand dollar (\$1,000) civil penalty within thirty (30) days to resolve the following violations of Indiana Code:

- a. Failure to timely report the initiation of a 2021 criminal prosecution against Applicant in Volusia County, Florida;
 - b. Failure to timely report a February 12, 2023, license revocation by the Kansas Insurance Department;
 - c. Failure to timely report an October 19, 2023, license revocation by the Louisiana Department of Insurance; and
 - d. Failure to timely report a January 17, 2024, consent order with the Utah Insurance Department.
4. The Ohio Department of Insurance denied Applicant licensure on June 13, 2025, for having licenses revoked and suspended in other states.
 5. 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.
 6. Indiana Code § 27-1-15.6-12(b)(2)(A) states, in part, the Commissioner may refuse to issue an insurance producer license for violating an insurance law.
 7. Indiana Code § 27-1-15.6-17(a) is an insurance law that states, in part, a producer shall report to the Commissioner any administrative action taken against the producer in another jurisdiction not more than thirty (30) days after the final disposition of the matter.
 8. Indiana Code § 27-1-15.6-17(b) is an insurance law that states, in part, not more than thirty (30) days after an initial pretrial hearing date, a producer shall report to the Commissioner any criminal prosecution of the producer initiated in any jurisdiction.
 9. Indiana Code § 27-1-15.6-12(b)(2)(D) states, in part, the Commissioner may refuse to issue an insurance producer license for violating an order of an insurance commissioner.

10. Indiana Code § 27-1-15.6-12-(b)(9) states, in part, the Commissioner may refuse to issue an insurance producer license for having an insurance producer's license or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory.
11. Following a review of public records and the materials submitted by the applicant, the Commissioner, being fully advised, now hereby notifies Applicant that Applicant has not fully met the requirements of licensure, as stated by Indiana Code §§ 27-1-15.6-12(b)(2)(A), 27-1-15.6-12(b)(2)(D), and 27-1-15.6-12-(b)(9), due to Applicant failing to timely report a criminal prosecution and other state administrative actions while previously licensed; failing to remit a civil penalty ordered by the Commissioner; having a license denied in Ohio; having a license suspended in Utah and Indiana; and having a license revoked in Kansas and Louisiana.
12. 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.
13. This is considered an agency 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** due to Applicant failing to timely report criminal and administrative actions while previously licensed, failure to remit a civil penalty, and for having licenses in other states suspended, denied, and revoked. Applicant may reapply for licensure not less than one (1) year from the date of this order.

11-24-2025
Date Signed

Holly W. Lambert
Holly W. Lambert, Commissioner
Indiana Department of Insurance

Distribution:

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