

STATE OF INDIANA)
) SS:
 COUNTY OF MARION)
 IN THE MATTER OF:)
)
 Marco Antonio Santos-Reyes)
 3340 NE 190th St Apt 1305)
 Aventura, FL 33180-2670)
)
 Respondent.)
)
 Type of Agency Action: Enforcement)
)
 License Number: 3454546)

BEFORE THE INDIANA
 COMMISSIONER OF INSURANCE
 CAUSE NO.: 22068-AD23-0117-007

FILED
 MAY 21 2024
 STATE OF INDIANA
 DEPT. OF INSURANCE

**ADMINISTRATIVE ORDER AND
 NOTICE OF NONRENEWAL OF LICENSE**

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 Marco Santos-Reyes (“Respondent”) of the following Administrative Order:


1. Respondent is a nonresident insurance producer, holding license number 3454546 since July 11, 2019.
2. Respondent’s license expires on April 30, 2024.
3. On August 16, 2022, Respondent was levied a civil penalty of One Thousand Five Hundred Dollars (\$1,500) by the Florida Office of Insurance Regulation for failure to make a required disclosure on an application.
4. Respondent failed to notify the Department of this administrative action within thirty (30) days of the action reporting the Florida Office of Insurance Regulation’s action on October 26, 2022.

5. On December 20, 2022, Respondent was levied a civil penalty of Two Hundred Fifty Dollars (\$250) by the State of Washington Office of the Insurance Commissioner for failure to timely report other state's actions.
6. Respondent failed to notify the Department of this administrative action within thirty (30) days of the action reporting the State of Washington Office of the Insurance Commissioner's action on February 8, 2023.
7. On January 12, 2023, the Respondent's license was revoked by the Pennsylvania Insurance Department for failure to make required disclosure on a license application.
8. On September 29, 2023, Respondent was levied a civil penalty of Two Hundred Fifty Dollars (\$250) by the North Carolina Department of Insurance for failure to make a required disclosure on a license application.
9. The Respondent failed to notify the Department of the administrative action taken by the North Carolina Department of Insurance within thirty (30) days of the action.
10. Indiana Code § 27-1-15.6-12(b)(2)(A) states, in part, that the Commissioner may refuse to renew an insurance producer license for violating an insurance law.
11. Indiana Code § 27-1-15.6-17(a) is an insurance law that states that not more than thirty days after the final disposition of the matter, a producer shall report to the Commissioner any administrative action taken against the producer initiated in any jurisdiction or governmental agency.
12. Indiana Code § 27-1-15.6-12(b)(9), states, in part, that the Commissioner may refuse to renew 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.

13. Indiana Code § 27-1-15.6-12(d) provides that when the Commissioner refuses to renew a license, the Commissioner shall notify the Respondent, in writing, of the reasons for the nonrenewal. This Order serves as that notice.
14. The Commissioner further notifies Respondent that, pursuant to Indiana Code § 27-1-15.6-12(d), Respondent may, within sixty-three (63) days of the mailing of this Order, make a written demand upon the Commissioner for a hearing to determine the reasonableness of this action. Such a hearing shall be held within thirty (30) days from the date of receipt of the Respondent's written demand.
15. 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.

WHEREFORE, based on the foregoing, the Commissioner of Insurance hereby notifies Respondent that **Respondent's license shall not be renewed** due to Respondent's failure to timely report three (3) administrative actions and for having had a license revoked in another state or jurisdiction.

May 21, 2024
Date Signed



Amy L. Beard, Commissioner
Indiana Department of Insurance

Distribution:

Marco Antonio Santos-Reyes
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