STATE OF NEBRASKA DEPARTMENT OF INSURANCE

JUL 1 5 2025

BEFORE THE DEPARTMENT OF INSURANCE STATE OF NEBRASKA

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| STATE OF NEBRASKA DEPARTMENT OF INSURANCE, | |
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| PETITIONER, | |
| VS. | |
| MARC PANZITTA (NAIC Producer #20981149), | |
| RESPONDENT. | |

FINDINGS OF FACT, CONCLUSIONS OF LAW, RECOMMENDED ORDER AND ORDER

CAUSE NO. A-2498

This matter came on for hearing on July 8, 2025. before Cheryl Wolff, a hearing officer duly appointed by the Director of the Nebraska Department of Insurance. The Nebraska Department of Insurance ("Department") was represented by Senior Certified Law Student, Gunner Prickett, supervised by its counsel, Michael Anderson. Marc Panzitta ("Respondent") did not appear and was not represented by counsel. The proceedings were recorded by Shelly Storie, a licensed Notary Public. The Department offered Exhibits 1 and 2 at the hearing, which were received without objection. The Respondent did not offer any exhibits. After the conclusion of evidence, the matter was taken under advisement. The hearing officer makes the following Findings of Fact, Conclusions of Law, and Recommended Order.

FINDINGS OF FACT

1. The Department is the agency of the State of Nebraska charged with licensing insurance producers.

2. Respondent is a licensed non-resident insurance producer. Respondent's registered address on file with the Department is 1476 NW 48th Drive, Boca Raton, Florida 33431. His registered business email address is <u>marc.panzitta@completehealthadvisors.com</u> and his registered personal email address is <u>MARCPANZITTA@GMAIL.COM</u>. (Ex. 1, Attachment 1).

3. The Petition and Notice of Hearing in this matter were served upon Respondent at his registered addresses. Respondent was given reasonable notice and an opportunity to be heard in these proceedings. (Ex. 2, and Ex. 2, Attachment 1).

4. On or about November 9, 2023, the Respondent applied for and was granted a non-resident producer license in Nebraska. (Ex. 1, Attachment 1).

5. On or about January 8, 2025, The Department received notice from the National Association of Insurance Commissioners (NAIC) that the Respondent's resident license in Florida was revoked. (Ex. 1, Attachment 2).

6. The Department obtained a copy of the Florida Order of Revocation showing that the Respondent's resident license had been revoked effective December 20, 2024, for cheating on his licensing exam by use of a proxy test taker on October 25, 2023. (Ex. 1, Attachment 3).

7. The Respondent does not currently hold a resident insurance producer's license in his home state of Florida, or in any other state. (Ex. 1).

CONCLUSIONS OF LAW

1. The Department has broad jurisdiction, control, and discretion over the licensing of insurance producers in the State of Nebraska pursuant to <u>Neb. Rev. Stat.</u> §§ 44-101.01 and 44-4047 to 40-4069.

2. The Department has personal jurisdiction over Respondent.

3. Pursuant to <u>Neb. Rev. Stat.</u> § 44-4059, provides that the Director may refuse to issue or renew an insurance producer's license for several reasons including: ... (o) Failing to maintain in good standing a resident license in the insurance producer's home state.

4. Respondent violated <u>Neb. Rev. Stat.</u> §§ 44-4059(1)(o) as a result of the conduct found in paragraphs 4 through 7 in the Findings of Fact and as evidenced by the relevant exhibits received.

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DISCUSSION

At the hearing, the Department presented sufficient evidence of proper service of notice of these proceedings upon Respondent. The Department served Respondent via certified mail, return receipt requested, by regular U.S. mail to the Respondent's registered address, and by electronic mail to the registered business and personal email address on file with the Department. Based upon the evidence of record, the Department's service of the petition and notice of hearing upon Respondent at his addresses of record was sufficient and jurisdiction over the actions of the Respondent in this matter has been established.

The uncontested evidence shows that Respondent's resident license in Florida was revoked effective December 20, 2024, for cheating on his insurance licensing exam. The Respondent does not have a resident license in any state and his current registered addresses are all located in Florida. Respondent has failed to maintain in good standing a resident license in their home state.

These actions constitute a violation of Neb. Rev. Stat. §§ 44-4059(1)(o).

RECOMMENDED ORDER

Based on the Findings of Fact and Conclusions of Law, it is recommended that Respondent's nonresident insurance producer's license be revoked. The Nebraska Department of Insurance shall retain jurisdiction of this matter for the purpose of enabling Respondent or the Department of Insurance to make application for such orders as may be necessary.

Dated this $\frac{15}{15}$ day of July, 2025.

STATE OF NEBRASKA DEPARTMENT OF INSURANCE

Chervl Wolff Hearing Officer

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CERTIFICATE OF ADOPTION

I have reviewed the foregoing Findings of Fact, Conclusions of Law, and Recommended Order and hereby certify that the Recommended Order is adopted as the official and final Order of this Department in the matter of State of Nebraska, Department of Insurance vs. Marc Panzittta, (NAIC Producer #20981149), Cause No. A-2498.

Dated this ______ day of July, 2025.

STATE OF NEBRASKA DEPARTMENT OF INSURANCE

Eric Dunning Director of Insurance

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Findings of Fact, Conclusions of Law, Recommended Order, and Order was served upon the Respondent by electronic mail to his registered business email address at <u>marc.panzitta@completehealthadvisors.com</u> and his registered personal email address at <u>MARCPANZITTA@GMAIL.COM</u>, and by mailing a copy to Respondent's registered address at 1476 NW 48th Drive, Boca Raton, Florida 33431, via certified mail, return receipt requested and via regular U.S. mail on this $\frac{10}{2}$ day of July, 2025.

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