

**Insurance Department**106 East 6th Avenue ♦ Cheyenne, Wyoming 82002Tom C. Hirsig
Commissioner

October 21, 2013

Michael G. Frunzi
18227 Clear Lake Drive
Lutz, FL 33548**Re: Application for Non-Resident Producer License**

Dear Mr. Frunzi:

The Wyoming Department of Insurance hereby denies your application for a nonresident producer license for Life and Accident & Health lines of authority. This denial is based on Wyo. Stat. § 26-9-211, which authorizes the commissioner to refuse to issue a license to anyone violating any insurance laws, or violating any regulation and for improperly withholding, misappropriating or converting any monies or properties received in the course of doing insurance business. Wyoming Statute § 26-9-211 also authorizes the commissioner to refuse to issue a license to anyone who used fraudulent, coercive or dishonest practices or demonstrates incompetence, untrustworthiness or financial irresponsibility in the conduct of business

Please be advised that this license denial may be reportable to any state in which you currently hold a license, as well as on any applications you submit in the future.

The fee submitted for the licensing application are non-refundable pursuant to Wyo. Stat. § 26-4-101. You have a right to appeal this denial by requesting a hearing pursuant to Wyo. Stat. § 26-2-125. A request for hearing must be made within 90 days of the date of this letter and should make reference to or include a copy of this denial letter. A request for hearing should be directed to my attention.

Sincerely,

A handwritten signature in black ink, appearing to read "James S. Mitchell", written over a horizontal line.

James S. Mitchell
Staff Attorney

JSM/hmc

cc: Justin Misener, Licensing Administrator