



STATE OF RHODE ISLAND
DEPARTMENT OF BUSINESS REGULATION
DIVISION OF INSURANCE
1511 PONTIAC AVENUE, BUILDING 69-2
CRANSTON, RI 02920

IN THE MATTER OF:

RYAN E. HEISS

RESPONDENT.

DBR No.: 2021-IN-008;

&

NPN No.: 19760089

**EMERGENCY ORDER SUSPENDING PRODUCER LICENSE; ORDER TO SHOW
CAUSE WHY AN ORDER SHOULD NOT ISSUE TO REVOKE
INSURANCE PRODUCER LICENSE; NOTICE OF HEARING
AND APPOINTMENT OF HEARING OFFICER**

The Director (“Director”) of the Rhode Island Department of Business Regulation (“Department”) hereby issues this Emergency Order summarily suspending registration of Ryan E. Heiss (“Respondent”). The Director issues this Emergency Order, Order to Show Cause, Notice of Hearing, and Appointment of Hearing Officer (the “Emergency Order”) pursuant to R.I. Gen. Laws § 42-35-1 *et seq.* to provide interested parties with Notice of an administrative hearing in connection with information the Department has received against Respondent. The Director issues this Emergency Order for the following reasons.

Emergency Finding:

1. Based on the facts below, the Director finds that Respondent Heiss presents a threat to the public welfare were he to continue holding an insurance producer license. His license was obtained through dishonest statements, and he has modified and presented false



documents to obtain additional insurance authority. As such, this emergency suspension is in the public's best interest.

Facts Supporting this Order

1. Respondent Ryan E. Heiss currently holds a Rhode Island resident insurance producer license (#3001153968), with a first active date of 01/25/2021, which is not set to expire until 03/31/2023.

2. The Department takes this emergency action because Respondent Heiss:
 - a. Submitted two altered certificates of insurance during its application to be appointed with a licensed insurance company; and
 - b. Used deception to obtain a Rhode Island resident insurance producers license.

Presentation of Two Altered Certificates of Insurance

3. The Department received a report from a Rhode Island insurance company that the insurer had received an application to appoint Respondent that the insurer believed to be supported by altered certificates of insurance. Upon request, the Rhode Island insurance company provided those documents to the Department.

4. The Department then conducted an investigation into the two certificates of insurance that Respondent provided to the Rhode Island insurance company.
 - a. The first certificate, the Department contacted both the listed insurance company and the insurance agent responsible for the certificate prior to its alteration. The agency that issued one of the certificates identified that they had issued a certificate of insurance to Respondent covering "Personal Lines P&C" and "Flood Insurance." But the certificate presented to the Rhode Island insurer also included "Commercial Lines P&C" and "Expanded P&C," and the agency confirmed that Respondent had neither requested nor paid for those coverages. It then provided a copy of the certificate that it had provided to Respondent. A comparison of the



documents shows that Respondent had whited out portions of the initial document before offering it as evidence to the Rhode Island insurance company.

- b. The second certificate of insurance appears to have taken an old Certificate of Insurance for Single Source Insurance Advisor, LLC, that was heavily edited with white out and a typewriter. It was presented by Respondent as a 2021 Certificate of Liability Insurance for coverages of “Property & Casualty” and “Life Insurance.” The Department’s investigation has not been able to validate anything about the second certificate of insurance.

Deception on License Application

5. Insurance producer licensing is based on state of residence of the applicant.

When completing an application for an insurance producer license, an applicant is required to identify their residential and business addresses. If they do not live or work in Rhode Island, they are not eligible for a Rhode Island resident insurance producer license. To get a non-resident Rhode Island insurance producer license, one simply needs to get a resident license in their state of residence first. Once a producer has a resident license from another state, the producer can almost immediately receive a non-resident Rhode Island insurance producer license.

6. Respondent applied for a Rhode Island resident insurance producer license on January 25, 2021. Before applying, he was required to take the Rhode Island insurance producer licensing test, and he passed the Rhode Island Life Producer exam on January 15, 2021. In the process of applying, he received information from the national licensing system of Rhode Island’s business rules. One of those rules was that the applicant must produce a certified background check (BCI) from the Rhode Island Attorney General’s Office. Another business rule generates an email to the applicant explaining that resident Rhode Island insurance producers that are selling, soliciting or negotiating insurance are required to carry Errors and



Omissions insurance pursuant to a specific state law. In applying for a Rhode Island resident insurance producer license, the Respondent was required to enter either a Rhode Island resident address or a Rhode Island business address during his license application process.

7. In the "Attestation" section of his license application, Respondent attested that:

- c. "I hereby certify that, under penalty of perjury, all of the information submitted in this application and attachments is true and correct..." and
- d. "For Non-Resident License Applications, I certify that I am licensed and in good standing in my home state/resident state for the lines of authority requested from the non-resident state."

8. Respondent Heiss entered [REDACTED] Worcester, RI 01605 as his residence address on his license application. Respondent entered [REDACTED] Seekonk, MA 02771 as his business address and his mailing address. When Respondent took his test to qualify for his insurance producer license, his record reflects an address of [REDACTED] Worcester, MA 01605.

9. Worcester is a city in the Commonwealth of Massachusetts, and it is not within the State of Rhode Island. 01605 is a U.S. Postal Zip Code assigned to a neighborhood within Worcester, Massachusetts and it is not associated with any locations within Rhode Island. According to Worcester's Tax Assessor's website, [REDACTED] is a single-family ranch home in Worcester, Massachusetts.

10. The fact that Respondent listed Worcester as a city in Rhode Island instead of Massachusetts matters because if Respondent had identified a Massachusetts residence address and a Massachusetts business address, he would have been automatically denied by the licensing system and its business rules for a Rhode Island resident license. Respondent circumvented those business rules by listing that he was a Rhode Island resident, he was given a Rhode Island



resident license. But if he was a resident of Massachusetts, he was not eligible for that license, and the Department would have instructed him to apply first with Massachusetts, and then to apply for a Rhode Island non-resident insurance producer license.¹

Website Misrepresentation

11. On the website touting Respondent's insurance agency, it lists "Single Source Insurance Advisors has combined 40 years of experience in the insurance industry,"² however Respondent was only first licensed this year. And in Respondent's description of his work history on his licensing application and on his website, he lists no other insurance experience. And in a search of licensees, the Department found no other licensees located at the address used by Single Source Insurance Advisors in Seekonk, MA.

Authority

1. R.I. Gen. Laws § 42-35-14(c) states that if "the agency finds that public health, safety, or welfare imperatively requires emergency action, and incorporates a finding to that effect in its order, summary suspension of license may be ordered pending proceedings for revocation or other actions."

2. R.I. Gen. Laws § 27-2.4-14(a) provides several bases for the Department to bring an action to revoke an insurance producer's license, including (1) Providing incorrect, misleading, incomplete or materially untrue information in the license application; (3) Obtaining or attempting to obtain a license through misrepresentation or fraud; (5) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance; and (8) relating to the use of dishonest practices or untrustworthiness;

¹ The Department does not know why Respondent took the Rhode Island resident licensing test or applied for a Rhode Island resident producer license.

² Website available online at <https://singlesourceinsurance.com/>. Last visited 6/11/2021.



3. R.I. Gen. Laws § 42-14-16(a)(1) allows that the Department can revoke or suspend a license after hearing for violations of Title 27, Chapter 14 of Title 42, or regulations promulgated thereunder.

THEREFORE, based on the foregoing, the Director hereby **ORDERS**:

- I. That Respondent's resident insurance producer license be suspended immediately;
- II. Respondent is ordered to appear before a Hearing Officer at the Department for a Pre-Hearing Conference on June 28, 2021 at 2:30 p.m. via an audio-visual conference via Zoom (detailed instructions are included in an attached sheet) pursuant to 230-RICR-10-00-2.5 as to why the Director should not issue an order revoking Respondent's insurance producer license pursuant to R.I. Gen. Laws §§ 27-2.4-16(a)(2&8) and 42-14-16(a)(1) and 230-RICR-10-00-02.4;
- III. The Director hereby appoints Catherine R. Warren, Esq. as Hearing Officer for the purpose of conducting the hearing and rendering a decision in this matter. The proceedings shall be conducted in conformity with 230-RICR-10-00-2 and R.I. Gen. Laws §§ 42-35-1 *et seq.*

If you have any questions regarding the subject matter of the hearing, please contact Matthew Gendron, Esq. at (401) 462-9540 and reference the case name and number.

Dated this 14th day of June 2021.

Elizabeth M. Tanner, Esq.
Director

All are welcome at the Rhode Island Department of Business Regulation ("DBR"). If any reasonable accommodation is needed to ensure equal access, service or participation, such as to request sign language and/or CART services for the deaf and hard of hearing, please contact DBR at DBR.DirOfficeInq@dbr.ri.gov or call DBR at 401-462-9551, RI Relay at 7-1-1. We would



encourage you to contact us as soon as possible, and at least 5 business days before the date of the scheduled hearing, to allow adequate time to process your request.

CERTIFICATION OF SERVICE

I hereby certify that on this 14th day of June 2021, a copy of this Emergency Order, Order to Show Cause, Notice of Hearing, and Appointment of Hearing Officer was sent to the following:

By first class mail postage prepaid and by first class mail to the following addresses that Respondent has listed in licensing files with the Department:

Ryan E. Heiss [Redacted] Worcester, MA 01605	Ryan E. Heiss [Redacted] Warwick, RI 02886
Single Source Insurance Advisors c/o Ryan E. Heiss [Redacted] Seekonk, MA 02711	

By Electronic Delivery via Email Address: Elizabeth.Dwyer@dbr.ri.gov; Catherine.Warren@doa.ri.gov, Matthew.Gendron@dbr.ri.gov; Rachel.Chester@dbr.ri.gov; & shopssianri@aol.com, ryanheiss@outlook.com.



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