



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

IN THE MATTER OF:

CYNTHIA GIOR

RESPONDENT.

DBR No.: 2025-IN-013

CONSENT AGREEMENT

It is hereby agreed between the Department of Business Regulation (“Department”) and Cynthia Gior (“Respondent”) as follows:

FACTS SUPPORTING THIS ORDER

1. Respondent currently does not hold a Rhode Island insurance producer license. Respondent registered with the Department’s exam vendor for an in-person proctored Rhode Island Life Insurance Producer Licensing Exam on June 2, 2025, at the vendor’s facility.

2. Before sitting for the in-person exam, Respondent was required to review and sign the exam vendor’s “Professional & Regulatory Candidate Rules Agreement” which detailed various testing policies including: “No personal items, including but not limited to, mobile phones, hand-held computers/personal digital assistants (PDAs) or other electronic devices ... are allowed in the testing room.” “You must store all personal items in a secure area (a locker) as indicated by the TA or return them to your



vehicle,” “All electronic devices must be turned off before storing them in a locker. You will be asked to empty your pockets for the purpose of allowing the TA to verify that nothing is in them,” “Before you enter the testing room, you will be asked to pat yourself down (for example: arms, legs, waistline) to show there is nothing hidden on your body,” and acknowledged “I understand the information provided above and agree to follow these rules in addition to any other program rules I may have agreed to during my registration for this test. If I do not follow the rules or I am suspected of cheating or tampering with the computer, this will be reported to Pearson VUE and the test sponsor, and I acknowledge and understand that my test may be invalidated, and the sponsor may take other action such as decertifying me, and I will not be refunded my test fee.”

3. Before the administration of the exam, the exam vendor instructed Respondent that her personal belongings, including her cellphone and any other electronic item were to be kept in a bag inside of a locker. The exam vendor also “made her pat herself down to check for any items left in her pockets, as she was wearing multi-pocketed pants.”

4. Within the first 50 minutes of Respondent’s exam proctoring, the exam vendor noticed “through the video camera that the candidate took her cellphone out of her pocket and attempted to take a picture of the screen.”

5. After noticing the behavior happen multiple times in the span of two minutes, the exam vendor escorted Respondent out of the exam room, and “reminded the candidate about the cellphone and electronic items policy in the testing room.”



6. The exam vendor also checked Respondent's phone photo gallery and instructed Respondent to show the recent pictures captures, but there "was nothing in her photo gallery related to the exam."

7. The exam vendor did not allow Respondent to continue the test, and Respondent explained that "she only took her phone out to check her notes." The exam vendor once again informed her that "no electronic devices are permitted in the testing room."

8. On June 3, 2025, the exam vendor sent notification of "Candidate Misconduct" to the Department stating that Respondent's exam was on hold.

9. On June 3, 2025, the exam vendor also sent an email to Respondent advising that she was prohibited from testing until further notice "due to disregard of the testing policies (which you agreed to when being checked in for your test)" and that "The policy violated included: Taking a CELL PHONE into the testing room."

10. On June 4, 2025, the Department emailed Respondent and asked for an explanation for the serious allegations. Respondent responded to that email on June 5, 2025, and stated that she "only had my phone in my pocket, and the reason was that I was supposed to receive something from my email. So that's why I had it on. But I did not use my phone while taking the exam." On June 6, 2025, Respondent further explained that she "did had my phone on, and the reason was I was supposed to receive an update on it, so when I took it out to check it out to see if the update that I supposed to receive was on that's how the lady told me to come out."

11. On June 25, 2025, the Department received and subsequently viewed video footage from the exam testing center. The Department was able to corroborate the



exam vendor's allegations that Respondent had a cellphone during the exam, removed it from her pockets, and appears to hold the cellphone up to the computer screen multiple times.

12. At no point during the two-minute video recording provided by the exam vendor does Respondent check her phone as she suggested. In the video recording, Respondent takes her phone out of her pockets and holds the phone up to the screen as if to capture a photo.

13. Respondent's explanation of the events is contradicted by the video recording provided by the exam vendor.

14. Currently, Respondent is blocked from registering for another attempt at taking the insurance producer exam. Passing an insurance producer exam is a requirement for completing an electronic application for an insurance producer license. Respondent has not submitted an application for licensure with the Rhode Island Division of Insurance.

AUTHORITY

15. R.I. Gen. Laws § 27-2.4-16 provides in relevant part: "(a) The insurance commissioner may place on probation, suspend, revoke or refuse to issue or renew an insurance producer's license or may levy an administrative penalty in accordance with § 42-14-16 or any combination of actions, for any one or more of the following causes: ... (11) Cheating on an examination for an insurance license."



THEREFORE, based on the foregoing, the Respondent and the Department have decided to resolve this matter without further administrative proceedings and hereby agree to the following resolution:

- I. Respondent acknowledges the above referenced facts and is entering into this Consent Order to resolve this matter fully and fairly.
- II. Respondent agrees not to sit, remotely or-in person, for the Rhode Island Life Insurance Producer Licensing Exam for two (2) years following this Agreement.
- III. Respondent agrees to not apply for a Rhode Island resident or non-resident insurance producer license within two (2) years. During that two (2) years' time, if Respondent applies for a license, the Department may summarily reject such application based on this Order without any appeal rights pursuant to this Consent Order.
- IV. Waiver of Hearing and Appeal. By agreeing to resolve this matter through the execution of this Consent Agreement, Respondent knowingly and voluntarily waives any right to an administrative hearing and waives any right to pursue an appeal to the Superior Court under the Rhode Island Administrative Procedures Act, R.I. Gen. Laws § 42-35-1 *et seq.*
- V. Enforcement. If Respondent fails to comply with any term or condition of this Consent Agreement within any applicable time period set forth herein, Respondent will be in violation hereunder and the Department shall be entitled to immediately take enforcement or other action in accordance with applicable law.



VI. Compliance; Other Laws. Compliance with the terms of this Consent Agreement does not relieve Respondent of any obligation to comply with other applicable laws or regulations administered by or through the Department or any other governmental agency.

Respondent and Counsel for the Department hereby consent and agree on the foregoing this 11/11 day of October 2025.

Rhode Island Department of
Business Regulation
by its Legal Counsel

Cynthia Gior

Mariel R. Garcia, Esq.

Date: December 3, 2025

Cynthia Gior