

STATE OF MAINE
DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION
BUREAU OF INSURANCE

In re:

EARL O. O'GARRO
Maine License No. PRN180011
National Producer No. 13186968

Docket No. INS-13-215

**LICENSE REVOCATION
NOTICE, ORDER,
and
OPPORTUNITY FOR
HEARING**

NOTICE TO EARL O. O'GARRO:

Effective as of **January 17, 2014**, your Maine nonresident insurance producer license will be **REVOKED** without further formal proceedings unless you request a hearing as specified below.

The reasons for license revocation are as follows:

1. The State of Connecticut revoked your insurance agent's license by Order issued on November 14, 2013, for violations constituting demonstrated lack of fitness or trustworthiness, including misrepresentation, misappropriation of premium, and failure to remit premiums to insurer. This constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(I) for having an insurance producer license, or its equivalent, denied, suspended or revoked in any other state, province, district or territory.
2. Under 24-A M.R.S. § 1420-G(1)(A), one of the qualifications in order for a person to be issued a nonresident producer license in Maine is that "The person is currently licensed as a resident and in good standing in that person's home state." Therefore, you also do not meet the minimum qualifications for nonresident licensing in Maine as your home state license in Connecticut has been revoked.
3. The Commonwealth of Virginia revoked your insurance agent's license by Order effective July 15, 2013, for failure to pay the maintenance assessment and other related fine and penalties for the year 2012. This constitutes additional grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(I) for having an insurance producer license, or its equivalent, denied, suspended or revoked in any other state, province, district or territory.

4. You failed to report the license revocation by the Commonwealth of Virginia to the Maine Superintendent of Insurance in a timely fashion as required by 24-A M.R.S. § 1420-P(1), which also constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(B), for violating insurance laws.

Therefore, based upon the above grounds, your Maine insurance producer license is **revoked** as of **January 17, 2014** pursuant to 24-A M.R.S. §§1417 and 1420-K, subject to your right to request a hearing.

Under the Maine Insurance Code, specifically 24-A M.R.S. §1417 and §1420-K, you have the right to a hearing before the Superintendent or his designee. If you request a hearing, you will have the right to present evidence and arguments in your defense, and the staff of the Bureau of Insurance will bear the burden of proving each violation by a preponderance of evidence.

If you request a hearing, you will receive further communication regarding scheduling. The matters to be determined through the hearing process are whether you committed one or more of the violations listed above, and if so, the appropriate sanctions for those violations. The sanctions imposed after a hearing can include any available remedy under applicable laws, including the payment of civil penalties.

To request a hearing, you must notify the Bureau of Insurance in writing no later than January 17, 2014. If you do not file a written request for a hearing within 30 days from the time you know or reasonably should have known of the intended revocation of your license, you will lose your right to request a hearing on this matter, and your license revocation will be final and entered into Bureau records, in accordance with this Notice and Order.

Any request for a hearing, as well as all other communications regarding this Notice, Order, and Opportunity for Hearing must be addressed to Bureau staff Attorney Dyan M. Dyttmer, Bureau of Insurance, #34 State House Station, Augusta, ME 04333-0034. You may also reach Attorney Dyttmer by e-mail at dyan.dyttmer@maine.gov or telephone at 207 624-8402.

December 13, 2013


ERIC A. CIOPPA, Superintendent