

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

In re:

CLAUDINE PIERCE
Maine License No. PRN69928
National Producer No. 1040253

Docket No. INS-14-219

LICENSE REVOCATION
NOTICE, ORDER,
and
OPPORTUNITY FOR
HEARING

NOTICE TO CLAUDINE PIERCE:

Effective as of **July 8, 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 North Dakota revoked your producer license on November 26, 2013, for the conduct that led to your termination for cause from Metropolitan Group Property & Casualty Company. Specifically, you were not including resident drivers on some automobile policies. An audit demonstrated that you omitted these drivers from some applications who had suspended licenses, which allowed you to write some business at a much lower rate. Further, you failed to respond to the Insurance Department's request for information. The North Dakota revocation constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(B), for violating insurance laws, and § 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. As described in Paragraph 1, you engaged in "fraudulent, coercive or dishonest practices, or demonstrate[ed] incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this State or elsewhere," which constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(H).
3. You failed to report the North Dakota revocation to the Maine Superintendent of Insurance 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.
4. On May 1, 2014, your producer license in your home state of Rhode Island expired. 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 "[t]he 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 Rhode Island has expired.

Therefore, based upon the above grounds, your Maine insurance producer license is **revoked** as of **July 8, 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 July 8, 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 revocation of your license through this Notice and Order, you will lose your right to request a hearing on this license revocation 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 Licensing Attorney Kristina M. Balbo, Bureau of Insurance, #34 State House Station, Augusta, Maine 04333-0034 (for US Postal Service deliveries) or 76 Northern Avenue, Gardiner, Maine 04345 (for private carrier deliveries, such as FedEx or UPS). You may also reach Attorney Balbo by e-mail at kristina.m.balbo@maine.gov or by telephone at (207) 624-8429.

May 30, 2014

Eric A. Cioppa
Superintendent of Insurance