

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

In re:

Nadine A. Petrarca

National Producer No. 13028562

Maine License No. PRN211538

Docket No. INS- 16-209

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

NOTICE TO NADINE A. PETRARCA:

Effective as of **April 15, 2016**, 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. On September 25, 2015, the State of Kentucky revoked your nonresident producer license because you were terminated for cause from AMICA Mutual Insurance Company for "fraudulent, coercive, or dishonest practices." AMICA's investigation found that you entered incorrect information in a customer's claims history in the company's rating system to generate a sales bonus. In addition, you did not respond to multiple inquiries from the Kentucky Insurance Department. The Kentucky revocation 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. On November 24, 2015, the State of Indiana suspended your nonresident producer license for the failure to provide a list of appointments within ten days of the state's request as required by the Indiana Insurance Code. The Indiana suspension 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.
3. On December 18, 2015, the State of Minnesota revoked your nonresident insurance producer's license and imposed a \$1,000 civil penalty for the conduct that resulted in your termination from AMICA Mutual Insurance Company and your failure to respond to the State's inquiries. The Minnesota revocation 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.
4. On February 9, 2016, the State of Washington revoked your nonresident insurance producer license due to the revocations in Kentucky and Indiana, your failure to report the revocations, and your failure to respond to the Washington Insurance

Commissioner's inquiries. The Washington revocation 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.

5. You failed to timely report the Kentucky, Indiana, Minnesota, and Washington administrative actions to the Maine Superintendent of Insurance as required by 24-A M.R.S. § 1420-P(1), which 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 **April 15, 2016**, pursuant to 24-A M.R.S. §§ 1417 and 1420-K, subject to your right to request a hearing.

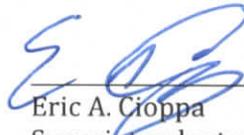
Under the Maine Insurance Code, specifically 24-A M.R.S. §1417 and §1420-K, you have the right to a hearing before the Superintendent or his designee. If you request a hearing, you will have the right to present evidence and arguments in your defense, and the staff of the Bureau of Insurance will bear 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 April 15, 2016. If you do not file a written request for a hearing within 30 days from the time you knew 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 Lindsay J. Laxon, 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 Ms. Laxon by e-mail at Lindsay.J.Laxon@maine.gov or by telephone at (207) 624-8429.

March 11, 2016


Eric A. Cioppa
Superintendent of Insurance