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

IN RE KEVIN W. DOYON
NATIONAL PRODUCER #: 2227444

Docket No. INS-04-226

ORDER SUSPENDING LICENSE

INTRODUCTION

- 1) This matter is before the Superintendent of Insurance, pursuant to a Consent Agreement regarding the resident insurance producer license of Kevin W. Doyon, dated December 23, 2004.
- 2) The Maine Insurance Code regulates persons who offer or sell insurance products in the State of Maine. The Superintendent of Insurance has jurisdiction over this matter pursuant to the Insurance Code generally, Title 24-A Maine Revised Statutes Annotated, and in particular, 24-A M.R.S.A. §§211, 220, 1417, and 1420-K.

FINDINGS OF FACT

- 3) Kevin W. Doyon is licensed by the Superintendent as a resident insurance producer, License No. PRR46155. His National Producer Identification Number is 2227444.
- 4) Mr. Doyon, the Maine Superintendent of Insurance, and the Maine Office of the Attorney General entered into a Consent Agreement pursuant to 10 M.R.S.A. § 8003(5)(B) to resolve, without an adjudicatory proceeding, issues arising out of the Respondent's conduct under a license issued by the Superintendent. The effective date of the Consent Agreement was December 23, 2004.
- 5) One of the terms of the Consent Agreement required Mr. Doyon to remit a civil penalty of \$1000.00, pursuant to 24 A M.R.S.A. § 12 A(1), for the violations admitted therein, payable in 10 monthly installments of \$100. The installments are due on the first day of each month.
- 6) On December 30, 2004, the Superintendent received the payment due by January 1, 2005, and on February 7, 2005 the Superintendent received the payment which was due by February 1, 2005.

7) As of the date of this Order, the Superintendent has not received Mr. Doyon's payments which were due on March 1 and April 1, 2005.

GROUNDS FOR LICENSE SUSPENSION and FINDINGS

- 8) Under the Consent Agreement, Mr. Doyon agreed, among other stipulations, to the suspension of his insurance producer license for a period of 60 days, all of which period of suspension was suspended pending the satisfactory completion of a period of license probation which is currently in effect.
- 9) The Consent Agreement provided that should Mr. Doyon violate the Consent Agreement, the Superintendent as well as the Attorney General reserved the right to pursue any available legal remedy for the violation, including without limitation the suspension or revocation of all licenses issued to Mr. Doyon by the Superintendent.
- 10) Mr. Doyon has violated the terms of the Consent Agreement by remitting the February 2005 payment late, and by failing to remit the payments for March and April 2005.

ORDER SUSPENDING LICENSE of Kevin W. Doyon

The resident insurance producer license of Kevin W. Doyon, # PRR 46155, National Producer # 2227444, is hereby SUSPENDED in accordance with the above findings, pursuant to 24-A M.R.S.A. §1417 and 24-A M.R.S.A. §1420-K and the terms of the Consent Agreement.

The period of suspension shall run from the effective date through the calendar day 60 days after the effective date of this Order. During the period of suspension, Mr. Doyon may not engage in insurance producer activities as defined in the Maine Insurance Code, Title 24-A Maine Revised Statutes Annotated.

The effective date of this Order is April 5, 2005.

NOTICE OF APPEAL RIGHTS

This Decision and Order is a final agency action of the Superintendent of Insurance within the meaning of the Maine Administrative Procedures Act. It is appealable to the Superior Court in the manner provided in 24-A M.R.S.A. §236, 5 M.R.S.A. §11001, et seq., and M.R.Civ.P. 80C. Any party to the proceeding may initiate an appeal within thirty (30) days after receiving this notice, which has been given in accordance with the requirements of 24-A M.R.S.A. §213. Any aggrieved non-party whose interests are substantially and directly affected by the Decision and Order

may initiate an appeal within forty (40) days of the issuance of this Decision and Order. There is no automatic stay pending appeal; application for stay may be made in the manner provided in 5 M.R.S.A. §11004.

ALESSANDRO A. IUPPA Superintendent, Maine Bureau of Insurance