

IN RE BRIDGET N. CHICK

DOCKET NO. INS-05-214

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CONSENT AGREEMENT

Bridget N. Chick, the Maine Superintendent of Insurance, and the Maine Office of the Attorney General hereby enter into this 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 noncompliance under a consent agreement previously entered into between the parties.

Stipulations

1. The Superintendent is the official charged with administering and enforcing the insurance laws of the State of Maine.
2. Bridget N. Chick was licensed by the Superintendent as a resident insurance producer, under License No. PRR65588 and National Producer Identification number 3682964.
3. In connection with her activities as an appointed insurance producer for Bankers Life and Casualty Company, Ms. Chick entered into a consent agreement in December, 2004 with the Superintendent of Insurance and the Maine Office of the Attorney General, under Bureau Docket Number INS-04-227.
4. The Consent Agreement required Ms. Chick to remit a civil penalty of \$1,000.00, payable in ten monthly installments.
5. Bureau of Insurance records reflect receipt of the first three such installments, for December 2004, and January and February 2005, but indicate that to date the installments for March, April and May remain outstanding, in violation of the December 2004 Consent Agreement.
6. In further communications with Bureau of Insurance staff, Ms. Chick has affirmed the above facts, but advised that another individual had been remitting the payments on her behalf, and that she had been unaware until early April 2005 that the installments for March and April had remained outstanding. Ms. Chick further advised that her new employment would begin providing her with income in May 2005, and requested that some accommodation be made for her to bring the payments up to date and resolve the issue of failure to comply with the arrangement.

Covenants

Bridget N. Chick, the Superintendent, and the Office of the Attorney General agree to the following:

7. This Consent Agreement is entered into in accordance with 10 M.R.S.A. § 8003(5)(B) and is not subject to review or appeal. This Consent Agreement is enforceable by an action in the Superior Court.

8. Ms. Chick agrees, under this Consent Agreement, to the imposition of a civil penalty of \$100.00, pursuant to 24 A M.R.S.A. § 12 A(1), for the violation of not complying with the previously agreed upon terms of the Consent Agreement entered into under Docket Number INS-04-227. Ms. Chick will remit this amount immediately upon executing this Consent Agreement.

9. With regard to the outstanding installments for March, April and May under the previous Consent Agreement, Ms. Chick will remit two such installments by June 1, 2005 together with the June installment of \$100.00, for a total on that date of \$300.00, and will remit one such installment by July 1, 2005 together with the July installment of \$100.00 for a total on that date of \$200.00.

10. Ms. Chick affirms that she will then remit the remaining two installments under the December 2004 Consent Agreement on or before August 1, 2005 and September 1, 2005.

11. In consideration of Ms. Chick's execution of and compliance with the terms of this Consent Agreement, the Superintendent and the Office of the Attorney General agree to forgo pursuing further disciplinary measures or other civil or administrative sanctions against Ms. Chick for the violation described in Paragraph 5 above, other than those agreed to in this Consent Agreement. However, should Ms. Chick violate this Consent Agreement, the Superintendent and the Office of the Attorney General reserve the right to pursue any available legal remedy for the violation, including without limitation the suspension or revocation of all licenses which may be issued to Ms. Chick by the Superintendent.

12. The parties to this Agreement understand that nothing herein shall affect any rights or interests that any person not a party to this Agreement may possess.

13. Ms. Chick understands and acknowledges that this Agreement will constitute a public record within the meaning of 1 M.R.S.A. § 402, will be available for public inspection and copying as provided for by 1 M.R.S.A. § 408, and will be reported to the National Association of Insurance Commissioners' "RIRS" database.

14. This Consent Agreement may be modified only by a written agreement executed by all of the parties.

EXECUTION PAGE

Dated:

Bridget N. Chick

Personally appeared before me this day _____, and signed this Consent Agreement in my presence.

Notary Public

FOR THE OFFICE OF THE ATTORNEY GENERAL

Dated:

Andrew L. Black, AAG

BY THE SUPERINTENDENT OF INSURANCE

Dated:

Alessandro A. Iuppa, Superintendent