

Judie M. Chisolm
National Producer #1251996

STATE OF MAINE
BUREAU OF INSURANCE

Docket No. INS-07-213

CONSENT AGREEMENT

This document is a Consent Agreement authorized by Title 10 M.R.S.A. § 8003(5), entered into among Judie M. Chisolm, a resident of North Carolina; the Maine Superintendent and Bureau of Insurance; and the Maine Department of the Attorney General. Its purpose is to resolve, in lieu of an adjudicatory proceeding, issues implicating Title 24-A M.R.S.A. §1417(1) and §1420-K(1)(A).

STATEMENT OF FACTS

1. The Superintendent of Insurance is the official charged with administering and enforcing Maine's insurance laws and regulations, and the Bureau of Insurance is the administrative agency with such jurisdiction.
2. Judie M. Chisolm has been continuously licensed in Maine as a nonresident insurance producer since October 20, 1998. Ms. Chisolm was also licensed as such from November 28, 1994 until August 28, 1995.
3. When Ms. Chisolm applied for her Maine Nonresident Producer License, she answered "No" to the background question on the application form regarding whether she had ever been convicted of, or was currently charged with, any crime.
4. Upon review of the application, and in reliance upon the representations made in it, staff of the Maine Bureau of Insurance routinely approved Ms. Chisolm's application and issued the producer license.
5. Ms. Chisolm has recently notified the Bureau of a 1971 criminal conviction in North Carolina, by letter dated April 30, 2007 which stated that she had failed to disclose the matter previously due to the mistaken belief that it had since been expunged from her record.

CONCLUSIONS OF LAW

6. The application form's disclosure questions specifically require disclosure of criminal matters. Ms. Chisolm obtained her license based in part upon incorrect, misleading, incomplete or materially untrue information which she provided in her Maine application for nonresident producer licensing, by failing to disclose the above North Carolina misdemeanor conviction when she applied, as certified by her signature that the information was true and complete. Although she subsequently brought the discrepancy to the Bureau's attention and provided certain mitigating information, she has not provided an adequate legal explanation for her failure to provide accurate information at the time of the application and issuance of her license.

7. The provision of incorrect, misleading, incomplete or materially untrue information in a license application constitutes grounds for denial of the license application, revocation of the license, or other appropriate action, including the imposition of a civil penalty, under 24-A M.R.S.A. §1420-K(1)(A).

COVENANTS

8. Judie M. Chisolm, the Maine Bureau of Insurance, and the Maine Department of the Attorney General agree to the following.

9. 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.

10. At the time of executing this Consent Agreement, Ms. Chisolm will remit to the Maine Bureau of Insurance a civil penalty in the amount of \$250.00, payable to the Treasurer of the State of Maine.

11. Ms. Chisolm will promptly report any matters to the Maine Bureau of Insurance during all times as she is licensed through the Bureau, to the extent such reporting is required under the Maine Insurance Code, and will comply in all other respects with the provisions of the Maine Insurance Code, as applicable.

12. In consideration of the execution of this Consent Agreement, the State of Maine Bureau of Insurance will not pursue further action against Ms. Chisolm's Nonresident Producer License based upon the facts recited in this Consent Agreement.

13. Ms. Chisolm understands and acknowledges that this Agreement will constitute a public record within the meaning of 1 MRSA § 402, and will be available for public inspection and copying as provided for by 1 MRSA § 408, and will be reported to the NAIC "RIRS" database.

14. In consideration of the applicant's execution of and compliance with the terms of this Consent Agreement, the Superintendent of Insurance, Bureau of Insurance, and Department of the Attorney General agree to forgo pursuing further disciplinary measures or other civil or administrative sanction for the actions described in this Consent Agreement, other than those agreed to herein. However, should Ms. Chisolm violate this Consent Agreement, she may be subject to any available legal remedy for the violation, including without limitation the suspension or revocation of all licenses issued under the Maine Insurance Code.

15. Nothing in this Agreement shall affect the rights or interests of any person who is not a party to this Agreement.

Judie M. Chisolm

Dated: _____, _____

Judie M. Chisolm

State of North Carolina, _____, ss

Subscribed and Sworn to before me
this _____ day of _____, 2007.

Notary Public

(printed name)

THE MAINE SUPERINTENDENT OF INSURANCE

Dated: _____, _____

Eric A. Cioppa, Acting Superintendent

FOR THE DEPARTMENT OF THE ATTORNEY GENERAL

Dated: _____, _____

Assistant Attorney General

(printed name)