

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

**IN RE:**

**KRISSY DREAM LOMBARD  
National Producer # 8140917  
Maine License # PRR 104112**

**Docket No. INS-07-401**

**DECISION AND ORDER  
REVOKING  
INSURANCE PRODUCER  
LICENSE**

**INTRODUCTION**

- 1) This matter is before the Superintendent of Insurance, after notice and opportunity for hearing, pursuant to a Petition to TERMINATE the resident insurance producer license of Krissy Dream Lombard, dated December 13, 2007, and filed by the Staff of the Maine Bureau of Insurance.
- 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, 1417, 1420-K, §1484, prior Bureau of Insurance Rule Chapter 541, and Bureau of Insurance Rule Chapter 542.

**FINDINGS OF FACT**

- 3) Krissy Dream Lombard has been licensed in Maine as a resident insurance producer since 1999. Her license number in Bureau records is PRR 104112. Her National Producer Registry Number is 8140917.
- 4) Ms. Lombard's last known address as specified in Bureau of Insurance license records is:  
  
1038 Meetinghouse Rd, Wells, ME 04090
- 5) As a Maine resident producer licensee, Ms. Lombard is subject to the continuing education requirements of the Maine Insurance Code. Under the requirements in effect for the period relevant to this Order, Ms. Lombard was required to earn 30 continuing education approved credit hours by October 1, 2006.
- 6) In response to Ms. Lombard's documented request for an extension for good cause shown, the Superintendent granted a one year extension,

under which Ms. Lombard was required to earn the 30 credit hours by October 1, 2007.

7) Bureau licensing records do not reflect that Ms. Lombard has earned any of the required continuing education credits as of the date of this Order.

8) The Bureau provided notice by U.S. Mail to Ms. Lombard of the Petition to Terminate, and provided opportunity for hearing, directed to her business address of record, in accordance with the requirements of 24-A M.R.S.A. §213.

9) Ms. Lombard has not requested a hearing on this matter, and the time period allotted for the filing of any such request has expired.

### **CONCLUSIONS OF LAW**

#### **FAILURE TO COMPLY WITH CONTINUING EDUCATION REQUIREMENTS**

10) The continuing education subchapter of the Maine Insurance Code provides as follows, at 24-A M.R.S.A. §1484: "The license of any insurance producer or consultant who is out of compliance with this subchapter for at least 60 days, is subject to suspension or revocation pursuant to section 1420-K, subsection 1, paragraph B."

11) Ms. Lombard's failure to earn the 30 continuing education credit hours that were originally due October 1, 2006 and for which she received an extension until October 1, 2007 establishes statutory grounds for terminating her Maine nonresident insurance producer license under 24-A M.R.S.A. §1484 and §1420-K(1)(B).

#### **ORDER TERMINATING LICENSE of KRISSY DREAM LOMBARD**

The Superintendent of Insurance, after notice and opportunity for hearing, hereby finds that Krissy Dream Lombard's failure to comply with continuing education requirements establishes statutory grounds for terminating her Maine resident insurance producer license, as more specifically stated in the above Findings of Fact and Conclusions of Law.

Therefore, the insurance producer license of **Krissy Dream Lombard**, # PRR 104112, is hereby **TERMINATED** pursuant to 24-A M.R.S.A. §1484 and §1420-K(1)(B).

The effective date of this Order is January 24, 2008.

**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. 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.

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MILA KOFMAN  
SUPERINTENDENT OF INSURANCE