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

	)	Docket No. INS-12-241
In re:	)	
	)	
Marc R. Robbins	)	LICENSE DENIAL NOTICE,
	)	ORDER
National Producer No. 7328098	)	and
	)	OPPORTUNITY FOR
	)	HEARING

## **NOTICE TO MARC R. ROBBINS:**

Effective as of December 19, 2012, the Maine Superintendent of Insurance denies your August 2012 application for licensure in Maine as a nonresident insurance producer. The reasons for denial are set forth below:

- 1. The Commonwealth of Kentucky revoked your insurance agent's license by Order effective September 8, 2009 based upon forging documents and failing to respond to communications from the Department of Insurance, which constitutes grounds for denial of your application for Maine licensing 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. The State of Kansas revoked your insurance agent's license by Order dated September 12, 2012 and effective October 1, 2012, which also constitutes grounds for denial of your application for Maine licensing 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. The State of Connecticut denied your application for an insurance producer license on September 27, 2012, which also constitutes grounds for denial of your application for Maine licensing 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. You failed to disclose the Kentucky action as required in your application for Maine licensing, as well as a 2009 Consent Order in the State of Ohio under which you surrendered your Ohio insurance producer license, all of which constitutes further grounds for denial of your application for Maine licensing under 24-A M.R.S. §1420-K(1)(A), for providing incorrect, misleading, incomplete or materially untrue information in the license application.

Based upon the above grounds, your application for a Maine insurance producer license is **denied** as of December 19, 2012 pursuant to 24-A M.R.S. §§1417 and 1420-K, subject to your right to request a hearing as described below.

Under the Maine Insurance Code, specifically 24-A M.R.S. §1417 and §1420-K, you have the right to request a hearing before the Superintendent or his designee. At such a hearing, you would have the right to present evidence and arguments in your defense and the staff of the Bureau of Insurance would bear the burden of proving the above violations 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 the establishment of the above grounds, and the appropriate sanctions, which can include any available remedy under applicable laws, including the imposition of civil penalties.

If you wish to request a hearing, you should notify the Bureau of Insurance no later than December 19, 2012. If you do not file a written request for a hearing within 30 days from the time you know or reasonably should have known of this impending act through this Notice, you will lose your right to request a hearing on this matter, and your license denial will be final, in accordance with this Notice and Order. Pursuant to 24-A M.R.S. §213(3), this Notice from the Superintendent to you shall be deemed to have been given when deposited in a mail depository of the United States Post Office.

Any request for a hearing, as well as all other communications regarding this Notice, Order, and Opportunity for Hearing must be addressed to Bureau staff Attorney Arthur G. Hosford, Jr., Bureau of Insurance, #34 State House Station, Augusta, ME 04333-0034. You may also reach Attorney Hosford by e-mail at <a href="mailto:arthur.g.hosford.jr@maine.gov">arthur.g.hosford.jr@maine.gov</a> or telephone at 207 624-8429.

Dated: November 9, 2012