

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

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*In re:*

**Mark Sebastian Mitchell**

**National Producer No. 496238**

**Maine License No. PRN225268**

**Docket No. INS-15-220**

**LICENSE REVOCATION  
NOTICE, ORDER,  
and  
OPPORTUNITY FOR  
HEARING**

***NOTICE TO MARK SEBASTIAN MITCHELL:***

Effective as of **July 24, 2015**, your Maine non-resident insurance producer license will be **REVOKED** without further formal proceedings unless you request a hearing as specified below.

The reasons for license revocation are as follows:

1. On December 9, 2013, the State of South Dakota denied your application for a non-resident insurance producer license because (i) you failed to disclose a 2003 Florida suspension; and (ii) after the Division requested that you provide documentation and an explanation regarding the Florida administrative action, you misrepresented the Florida action in your response. The South Dakota denial constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(B), for violating insurance laws, and § 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. On November 11, 2013, the State of Wisconsin denied your application for a non-resident insurance producer license because (i) you failed to disclose a previous administrative action; (ii) did not respond promptly to previous written requests for information regarding your Wisconsin application; and (iii) reported that your child support obligation was in arrears. The Wisconsin denial constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(B), for violating insurance laws, and § 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. On April 21, 2014, the State of Louisiana fined you \$250 for your failure to report the South Dakota and Wisconsin denials, and your failure to respond to Department inquiry. On July 2, 2014, the State of Louisiana suspended your license for 6 months for your failure to pay the \$250 fine and respond to Department inquiry. The Louisiana penalty and suspension constitute grounds for

revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(B), for violating insurance laws, and § 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. On September 17, 2014, the State of Iowa revoked your non-resident insurance producer license because you (i) failed to timely report the Louisiana, Wisconsin, and South Dakota administrative actions; (ii) failed to notify the Division of an address change; and (iii) failed or refused to cooperate in the Division's investigation. The Iowa revocation constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(B), for violating insurance laws, and § 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.
5. On October 26, 2014, the State of California revoked your non-resident insurance producer license because of your failure to timely report the Wisconsin, South Dakota, and Louisiana administrative actions and to notify the Commissioner of your change of address. The California revocation constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(B), for violating insurance laws, and § 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.
6. On December 16, 2014, the State of Kansas revoked your non-resident insurance producer license because (i) you provided false or incomplete information in your Kansas license application; (ii) your license applications were denied in South Dakota and Wisconsin and your license was revoked in Iowa; and (iii) you failed to report the South Dakota, Wisconsin, Louisiana, and Iowa administrative actions. The Kansas revocation constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(B), for violating insurance laws, and § 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.
7. On January 9, 2015, the State of Delaware revoked your non-resident insurance producer license and fined you \$1,000 because you failed to report an adverse administrative action taken against you in Louisiana. The Delaware penalty and revocation constitute grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(B), for violating insurance laws, and § 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.
8. On January 26, 2015, the State of Washington revoked your non-resident insurance producer license because of your failure to timely report the Louisiana administrative actions and to respond to Department inquiry. The Washington revocation constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(B), for violating insurance laws, and § 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.

9. On June 2, 2015, the State of North Dakota revoked your non-resident insurance producer license because of your failure to (i) disclose the Florida suspension on your application; (ii) report the South Dakota, Wisconsin, Louisiana, Iowa, California, Kansas, and Washington administrative actions; and (iii) respond to Department inquiry. The North Dakota revocation constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(B), for violating insurance laws, and § 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.
10. You failed to timely report the South Dakota, Wisconsin, Louisiana, Iowa, California, Kansas, Delaware, and Washington administrative actions to the Maine Superintendent of Insurance as required by 24-A M.R.S. § 1420-P(1), which constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(B), for violating insurance laws.

Therefore, based upon the above grounds, your Maine insurance producer license is **revoked** as of **July 24, 2015**, pursuant to 24-A M.R.S. §§1417 and 1420-K, subject to your right to request a hearing.

**Under the Maine Insurance Code, specifically 24-A M.R.S. §1417 and §1420-K, you have the right to a hearing before the Superintendent or his designee. If you request a hearing, you will have the right to present evidence and arguments in your defense, and the staff of the Bureau of Insurance will bear the burden of proving each violation 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 whether you committed one or more of the violations listed above, and if so, the appropriate sanctions for those violations. The sanctions imposed after a hearing can include any available remedy under applicable laws, including the payment of civil penalties.**

**To request a hearing, you must notify the Bureau of Insurance in writing no later than July 24, 2015. If you do not file a written request for a hearing within 30 days from the time you knew or reasonably should have known of the revocation of your license through this Notice and Order, you will lose your right to request a hearing on this license revocation Notice and Order.**

Any request for a hearing, as well as all other communications regarding this Notice, Order, and Opportunity for Hearing must be addressed to Bureau Licensing Attorney Kristina M. Balbo, Bureau of Insurance, #34 State House Station, Augusta, Maine 04333-0034 (for US Postal Service deliveries) or 76 Northern Avenue, Gardiner, Maine 04345 (for private carrier deliveries, such as FedEx or UPS). You may also reach Attorney Balbo by e-mail at [kristina.m.balbo@maine.gov](mailto:kristina.m.balbo@maine.gov) or by telephone at (207) 624-8429.

June 19, 2015



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Eric A. Cioppa  
Superintendent of Insurance