

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

In re:

Rafael Sarabia

National Producer No. 17313269

Maine License No. PRN 235224

Docket No. INS-16-207

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

NOTICE TO RAFAEL SARABIA:

Effective as of **April 6, 2016**, your Maine nonresident 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 or around October 26, 2009, in Bexar County Texas District Court, Case No. 2008CR0213, you entered a plea of guilty to the charge of Failure to Stop and Render Aid, a third degree felony.
2. On July 16, 2014, you applied for a Maine non-resident producer license with property and casualty authority. You answered "No" to the following background question on the application form: "Have you ever been convicted of a felony, had a judgement withheld or deferred, or are you currently charged with committing a felony?"
3. The application included your "Certification and Attestation" with the statement:

"I hereby certify that, under the penalty of perjury, all of the information submitted in this application and attachments is true and complete. I am aware that submitting false information or omitting pertinent or material information in connection with this application is grounds for license revocation or denial of the license and may subject me to civil or criminal penalties."

4. By failing to disclose your criminal conviction when you applied for licensure in 2014 and by falsely stating that information was true and complete, you obtained your license based in part upon incorrect, misleading, incomplete,

or materially untrue information. This constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(A).

5. On September 10, 2014, the State of Florida denied your application for licensure as a nonresident general lines (9-20) agent based upon your criminal conviction. This denial constitutes grounds for revocation of your Maine 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 another state province, district, or territory.
6. On January 29, 2016, the Commonwealth of Virginia revoked your nonresident producer license for failure to report the administrative action taken by the State of Florida and for providing materially incorrect and untrue information in the license application. This revocation constitutes grounds for revocation of your Maine 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 another state province, district, or territory.
7. You failed to timely report the actions described in paragraphs five and six, above, 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 pursuant to 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 **April 6, 2016**, pursuant to 24-A M.R.S. §§ 1417 and 1420-K, subject to your right to request a hearing.

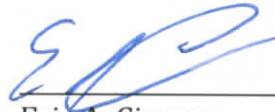
Under the Maine Insurance Code, specifically 24-A M.R.S. §1417 and §1420-K, you have the right to a hearing before the Superintendent or his designee. If you request a hearing, you will have the right to present evidence and arguments in your defense, and the staff of the Bureau of Insurance will bear 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 April 6, 2016. 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 Lindsay J. Laxon, 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 Ms. Laxon by e-mail at Lindsay.J.Laxon@maine.gov or by telephone at (207) 624-8429.

March 2, 2016



Eric A. Cioppa
Superintendent of Insurance