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

In re:

Chandra Barr

National Producer No. 17352143 Maine License No. PRN 238749 Docket No. INS-17-206 LICENSE REVOCATION
NOTICE, ORDER,
and
OPPORTUNITY FOR
HEARING

NOTICE TO CHANDRA BARR:

Effective as of May 31, 2017, your Maine nonresident insurance producer license will be **REVOKED** without further formal proceedings unless you request a hearing as specified below.

The reasons for your license revocation are as follows:

- 1. On December 7, 2016, the Maine Bureau of Insurance was notified by Allstate Fire and Casualty Company, Allstate Indemnity Company, Allstate Insurance Company, and Allstate Property and Casualty Insurance Company (hereinafter, Allstate) that you were terminated for cause effective November 30, 2016.
- 2. Your termination was the result of an Allstate investigation that found you had bound two renters insurance policies without the customers' knowledge or consent. You admitted to this conduct in a recorded interview that took place on October 10, 2016. This constitutes grounds for the revocation of your insurance producer license pursuant to 24-A M.R.S. § 1420-K(1)(H) for using dishonest practices and demonstrating untrustworthiness in the conduct of business and § 1420-K(1)(J) for forging another's name to an application for insurance or to any document related to an insurance transaction.
- 3. By letter dated February 10, 2017, the Bureau requested from you an explanation of the circumstances surrounding your termination. You were advised that a reply was required within 30 days pursuant to 24-A M.R.S. § 220. To date, the Bureau has not received a response. This is grounds for revocation of your license pursuant to 24-A M.R.S. § 1420-K(1)(B) violating insurance laws.
- 4. On March 6, 2017, the state of Kansas revoked your insurance license for the conduct described in paragraph two. This was not timely reported to the Superintendent as required by 24-A M.R.S. § 1420-P. This is grounds for revocation of your license pursuant to 24-A M.R.S. § 1420-K(1)(B) violating insurance laws.

Therefore, based upon the above grounds, your Maine insurance producer license is **revoked** as of **May 31, 2017**, 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 May 31, 2017. 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.

April 26, 2017

eric A. Cioppa

Superintendent of Insurance