

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

In re:

John Kelley

**National Producer No. 17937958
Maine License No. PRR 268191
Docket No. INS-17-208**

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

NOTICE TO JOHN KELLEY:

Effective as of **July 11, 2017**, your Maine resident 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 March 23, 2017, the Bureau of Insurance was notified by Northwestern Mutual and Northwestern Long Term Care Insurance Company (hereinafter, Northwestern) of your termination for cause. The reason for your termination was your admission that you forged a client's signature on two life insurance applications.
2. In December, 2016, the client contacted Northwestern regarding premium payments withdrawn from his bank account for policies that he did not authorize. The policies insured the lives of his children; however, both children's names were inaccurate. Northwestern's investigation found that you completed the life insurance applications without the knowledge or approval of the client. You were interviewed as a part of this investigation and you admitted to forging your client's signature to cause these two policies to go into effect. This is grounds for the revocation of your insurance producer license pursuant to 24-A M.R.S. § 1420-K(1)(J) for forging another's name to an application for insurance.
3. The Bureau wrote to you requesting an explanation of the circumstances surrounding your termination. By email dated April 20, 2017, you admitted to the conduct described above.

Therefore, based upon the above grounds, your Maine insurance producer license is **revoked** as of **July 11, 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 July 11, 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.

May 19, 2017



Eric A. Cioppa
Superintendent of Insurance