

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

In re:

Casandra Watson

National Producer No. 17430941

Maine License No. PRN 242739

Docket No. INS-17-212

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

NOTICE TO CASANDRA WATSON:

Effective as of August 29, 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 On September 21, 2015, your non-resident insurance producer license was revoked in the state of Kansas. The revocation related to your May 14, 2015, termination for cause from Golden Rule Insurance Company. The Findings of Fact state that Golden Rule found that you had taken credit or debit card information from consumers to pay for premiums, but substituted fictitious bank account routing and account numbers on dental insurance applications. This was not reported to the Superintendent as required by 24-A M.R.S. § 1420-P and is grounds for revocation of your license pursuant to 24-A M.R.S. § 1420-K(1)(B) for violating insurance laws.
2. On December 22, 2015, your non-resident license in the state of Georgia was suspended. The suspension was due to your failure to respond to the Georgia Insurance Department's inquiries into your termination for cause from Golden Rule Life Insurance Company. This was not reported to the Superintendent as required by 24-A M.R.S. § 1420-P and is grounds for revocation of your license pursuant to 24-A M.R.S. § 1420-K(1)(B) for violating insurance laws.
3. On August 30, 2016, your non-resident license in the state of California was revoked. The revocation was a result of your conduct as described in the Kansas revocation, your failure to report the Kansas revocation and Georgia suspension, and for having a license suspended or revoked in another state. This was not reported to the Superintendent as required by 24-A M.R.S. § 1420-P and is grounds for revocation of your license pursuant to 24-A M.R.S. § 1420-K(1)(B) for violating insurance laws.
4. On December 16, 2016, your non-resident license in the Commonwealth of Virginia was revoked for failing to notify the State Corporation Commission of the actions referenced in Paragraphs 1-3. This was not reported to the Superintendent as required by 24-A M.R.S. § 1420-P and is grounds for revocation of your license pursuant to 24-A M.R.S. § 1420-K(1)(B) for violating insurance laws.

5. The state actions described in Paragraphs 1-4 are grounds for revocation of your Maine non-resident insurance producer license pursuant to 24-A M.R.S. § 1420-K(1)(I) for having an insurance producer license suspended or revoked in any other state, province, district or territory.
6. On May 19, 2017, the Maine Bureau of Insurance became aware of the Kansas, Georgia, California, and Virginia actions and wrote to you at your mailing address of record requesting an explanation of your termination for cause and your failure to report the above actions. A response was required within 30 days pursuant to 24-A M.R.S. § 220(2). 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) for violating insurance laws.

Therefore, based upon the above grounds, your Maine insurance producer license is **revoked** as of **August 29, 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 August 29, 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.

July 25, 2017



Eric A. Cloppa
Superintendent of Insurance