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

In re:

Laci Tribble

National Producer No. 17037118 Maine License No. PRN 223888 Docket No. INS-17-221 LICENSE REVOCATION NOTICE, ORDER, and OPPORTUNITY FOR HEARING

## NOTICE TO LACI L. TRIBBLE:

Effective as of November 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 January 10, 2017, the Bureau of Insurance wrote to you at your current mailing/business address regarding an investigation into a consumer complaint. The inquiry was also sent to your email address of record. The Bureau was seeking information pursuant to 24-A M.R.S. § 220(1). Your response was required within 14 days in accordance with 24-A M.R.S. § 220(2). The Bureau did not receive a response, nor any correspondence returned to the office. The Bureau wrote to you again on February 14, 2017, and sent the correspondence to your email address of record. Your response was required within 14 days in accordance with 24-A M.R.S. § 220(2). The Bureau did not receive a response. The Bureau did not receive a response, nor was the email returned. Your failure to respond is grounds for the revocation of your insurance license pursuant to 24-A M.R.S. § 1420-K(1)(B) and § 220(2) for violating insurance laws.
- 2. On September 6, 2017, the Bureau wrote to you at your home address and sent a copy to your email address of record requesting information related to the complaint as well as an explanation for your failure to respond to our inquiries. The email was returned as undeliverable; however, the mailed letter was not returned. To date, the Bureau has not received a response to our inquiries. This is grounds for the revocation of your insurance license pursuant to 24-A M.R.S. § 1420-K(1)(B) and § 220(2). Additionally, failing to update your email address is a violation of 24-A M.R.S. § 1419 and is additional grounds for the revocation of your insurance license pursuant to 24-A M.R.S. § 1420-K(1)(B) for violating insurance license

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

October 25, 2017

Eric A. Cioppa Superintendent of Insurance