

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

In re:

James Dicks

National Producer No. 17682863

Maine License No. PRN 254505

Docket No. INS-18-202

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

NOTICE TO JAMES DICKS:

Effective as of March 9, 2018, 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 October 6, 2017, the Bureau of Insurance was notified of your termination for cause from Teachers Insurance and Annuity Association of America. Your termination related to allegations that you provided inappropriate and incomplete counseling to customers regarding loan defaults and entered false bank account information to facilitate loan defaults for these customers.
2. On November 3, 2017, the Bureau wrote to you at your home address requesting information related to your termination. The Bureau did not receive a response and the correspondence was not returned.
3. On December 15, 2017, the Bureau sent a follow-up letter by regular mail and certified mail. The certified letter was returned as unclaimed. 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).
4. On January 3, 2018, the State of Kansas revoked your license for demonstrating dishonesty or untrustworthiness in the conduct of business. This was not reported to the Bureau as required by 24-A M.R.S. § 1420-P(1). This is grounds for the revocation of your insurance license pursuant to 24-A M.R.S. §§ 1420-K(1)(B) & (I).

Therefore, based upon the above grounds, your Maine insurance producer license is **revoked** as of, 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 March 9, 2018. 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.

February 7, 2018



Eric A. Cioppa
Superintendent of Insurance