

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

In re:

Alisha Keezer

Docket No. INS-18-206

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

NOTICE TO ALISHA KEEZER:

Effective as of **April 27, 2018**, the Maine Superintendent of Insurance denies your February 26, 2018, application for licensure as a Maine resident insurance producer. The reasons for denial are set forth below:

1. Your electronic producer application was received by the Bureau on February 26, 2018; however, you had not passed the appropriate insurance examination to obtain a license. The Bureau contacted you on February 28, 2018, regarding the examination requirement. In an email response dated March 6, 2018, you stated that you had passed your Maine insurance examination. Candidates who successfully pass an insurance examination in Maine are provided with documentation evidencing their passing score by the Bureau's third party examination provider upon completing the exam. You were advised that the Bureau did not yet have the results of your examination. The Bureau requested a copy of the examination results from you on March 6, 9, and 13th, 2018, as the Bureau did not have confirmation from its third-party provider that you passed your examination.
2. On March 14, 2018, you emailed Bureau staff with a PDF purportedly showing that you passed your Maine Life, Accident, and Health Insurance Producer examination with a score of 71 on March 6, 2018.
3. The Bureau confirmed with its third-party examination provider that you did, in fact, take the Maine Life, Accident, and Health Insurance Producer examination on March 6, 2018; however, you received a failing score. Upon completion of the exam, you were provided with a results document showing a result of "FAIL" and an examination score of 61. Candidates who fail the examination are provided with information related to their performance in various categories while the records of successful examination candidates do not include the category information. Records of the third-party vendor show that you had previously taken the Maine Life, Accident, and Health Insurance Producer examination, on February 20, 2018, and failed.
4. A review of the record you provided in your March 14, 2018, found that the document was falsified. It appears that you created this record using the actual results provided by the third-party vendor; however, it was doctored to show a passing score of 71 and a result of "PASS." This document also included the

performance by category information which would not be present in the examination results of a passing candidate.

5. Your creation and use of a falsified examination record to obtain an insurance producer license in Maine, in addition to the misrepresentations made to Bureau staff, are grounds for denial of your insurance producer license. Under 24-A M.R.S. § 1420-K(1)(C), the Superintendent may refuse to issue an insurance producer's license for attempting to obtain a license through misrepresentation or fraud. In addition, § 1420-K(1)(H) allows the Superintendent to deny a producer license if the producer has used dishonest practices or demonstrated untrustworthiness in the conduct of business in this State.
6. In addition, you do not meet the criterion established 24-A M.R.S. § 1420-E(1)(E), as you have not successfully passed the examination for the lines of authority for which you applied.

Therefore, based upon the above grounds, your application for a Maine insurance producer license is **denied** as of **April 27, 2018**, pursuant to 24-A M.R.S. §§ 1417 and 1420-K.


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 to appeal this denial. If you request a hearing, you will have the right to present evidence and arguments in your defense and you will bear the burden of proof to show that the Superintendent's denial was not reasonable.

If you request a hearing, you will receive further communication regarding scheduling. The matters to be determined through the hearing process are the establishment of the above grounds, and the appropriate sanctions, which can include any available remedy under applicable laws, including the imposition of civil penalties.

To request a hearing, you must notify the Bureau of Insurance in writing no later than April 27, 2018. If you do not file a written request for a hearing within 30 days from the time you know or reasonably should have known of this act through this Notice and Order, you will lose your right to request a hearing on this matter. Pursuant to 24-A M.R.S. § 213(3), this Notice from the Superintendent to you shall be deemed to have been given when deposited in a mail depository of the United States Post Office.

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.

March 28, 2018


Eric A. Cioppa
Superintendent of Insurance