

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

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***In re: David S. Victor***

**National Producer No. 17774371  
Maine License No. PRN 287955  
Docket No. INS-18-219**

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

***NOTICE TO DAVID S. VICTOR:***

Effective as of **November 26, 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 or around May 23, 2018, the Bureau of Insurance received notification from Amica Mutual Insurance Company (Amica) that you had been terminated for cause. You were terminated for failing to provide accurate information on a licensing application and for failing to communicate with Amica about various state inquiries regarding your license. Amica's letter states that you did not disclose a criminal conviction from 1995 on your application to the Commonwealth of Virginia and, subsequently, Virginia revoked your insurance producer license.
2. A review of the Regulatory Information Retrieval System database of the National Association of Insurance Commissioners showed that you were the subject of several state actions since your licensure in the State of Maine on June 8, 2017.
  - a. On August 28, 2017, the state of California denied your application for an unrestricted license due to your 1995 conviction and issued to you a restricted license subject to the requirement that you comply with applicable laws. This was not reported to the Bureau as required by 24-A M.R.S. § 1420-P(1) and represents grounds for the revocation of your insurance producer license pursuant to 24-A M.R.S. § 1420-K(1)(B) for violating insurance laws.
  - b. On January 18, 2018, you entered into a consent order with the state of Washington which assessed a \$250 penalty. This penalty was for failing to respond to the state's inquiries and for failing to report another state's action. This was not reported to the Bureau as required by 24-A M.R.S. § 1420-P(1) and represents grounds for the revocation of your insurance producer license pursuant to 24-A M.R.S. § 1420-K(1)(B) for violating insurance laws.
  - c. On March 1, 2018, the state of Louisiana assessed you a \$500 penalty for failing to make a required disclosure on your licensing application. This was not

reported to the Bureau as required by 24-A M.R.S. § 1420-P(1) and represents grounds for the revocation of your insurance producer license pursuant to 24-A M.R.S. § 1420-K(1)(B) for violating insurance laws.

- d. On April 30, 2018, the Commonwealth of Virginia revoked your insurance producer license for providing incorrect, misleading, incomplete or untrue information in a license application. This was not reported to the Bureau as required by 24-A M.R.S. § 1420-P(1) and represents grounds for the revocation of your insurance producer license pursuant to 24-A M.R.S. § 1420-K(1)(B) for violating insurance laws and for having an insurance producer license revoked in another state, § 1420-K(1)(I).
  - e. On May 22, 2018, the state of Wisconsin issued an order assessing a \$1,500 civil penalty for failing to disclose your criminal conviction and for failing to report other states' actions. This was not reported to the Bureau as required by 24-A M.R.S. § 1420-P(1) and represents grounds for the revocation of your insurance producer license pursuant to 24-A M.R.S. § 1420-K(1)(B) for violating insurance laws.
3. The Bureau wrote to you on May 30, 2018, and July 23, 2018, and September 12, 2018, regarding the termination for cause and the various state actions. These requests were sent to your home/ mailing address. You were advised that your response was required within 30 days in accordance with 24-A M.R.S. § 220(2). No response was received and the correspondence was not returned. Your failure to respond is grounds for the revocation of your insurance producer 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 **November 26, 2018**, 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 26, 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](mailto:Lindsay.J.Laxon@maine.gov) or by telephone at (207) 624-8429.

**October 22, 2018**

  
Eric A. Cioppa  
Superintendent of Insurance