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

In re: DeAndre Maze-Carter

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

NOTICE TO DEANDRE MAZE-CARTER:

Effective as of **December 6, 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:

Docket No. INS-18-222

- On or around July 9, 2018, the Bureau of Insurance received notification from QBE
 Insurance Corporation that you had been terminated for cause. You were terminated
 because you falsified your own proof of car insurance document for your lienholder.
 Specifically, you modified a Renewal Declaration belonging to a former client to state
 that you were a QBE insured and a client of a QBE producer when, in fact, you were
 neither.
- 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 May 5, 2016.
 - a. On August 22, 2018, the State of Utah revoked your producer license for failing to respond to department inquiries and for failure to update your address. This was not reported to the Maine Bureau of Insurance 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).
 - b. On August 30, 2018, the state of Indiana suspended your nonresident producer license for failing to provide the Commissioner of Insurance with a list of appointments within ten (10) days as required by the Indiana Insurance Code. This was not reported to the Maine Bureau of Insurance 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 suspended in another state, § 1420-K(1)(I).

- 3. The Bureau wrote to you on July 17, 2018, and August 8 2018, and August 22, 2018, regarding the termination for cause and the various state actions. The first request was sent to your home/mailing address on file with the Bureau and via email; the mailed correspondence was returned as undeliverable and the email address was associated with a different person. The Bureau obtained three additional addresses for you from a public records search; correspondence sent to two of the addresses was returned.
- 4. On September 20, 2018, the Bureau received an email response from you regarding our inquiries. In this email, you admitted to falsifying a proof of insurance document. This represents grounds for the revocation of your insurance producer license pursuant to 24-A M.R.S. § 1420-K(1)(H) for engaging in fraudulent or dishonest practices and demonstrating untrustworthiness in the conduct of business.

Therefore, based upon the above grounds, your Maine insurance producer license is **revoked** as of **December 6, 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 December 6, 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.

November 1, 2018

Eric A. Cioppa

Superintendent of Insurance