

STATE OF MAINE  
BUREAU OF INSURANCE

IN RE:

John T. Voorhees, Jr.  
Maine Producer No. PLR24307  
National Producer No. 29049

**CONSENT AGREEMENT AND ORDER**

Docket No. INS-19-215

John T. Voorhees, Jr., a licensed resident title insurance producer, the Maine Superintendent of Insurance (Superintendent), and the Office of the Maine Attorney General (Attorney General) hereby enter into this Consent Agreement and Order (Agreement) pursuant to 10 M.R.S. § 8003(5)(B) to resolve, without an adjudicatory proceeding, a violation of the Insurance Code for which the Superintendent may impose discipline pursuant to 24-A M.R.S. §§ 1417 and 1420-K.

**STATUTORY AUTHORITY**

1. Under 24-A M.R.S. §§ 12-A and 1420-K and 10 M.R.S. § 8003(5)(A-1) the Superintendent may issue a warning, censure, or reprimand to a licensee, may suspend, revoke or refuse to renew the license of a licensee, may impose conditions of probation on the licensee, may levy a civil penalty, or may take any combination of such actions, for violating any insurance laws, or violating any rule, regulation, subpoena, or order of the Superintendent. Pursuant to 10 M.R.S. § 8003(5)(B), the Superintendent may resolve a complaint by entering into a consent agreement with a licensee and with the agreement of the Attorney General.
2. Title 24-A M.R.S. § 1420-K(1)(H) provides that the Superintendent may take these disciplinary actions for using fraudulent, coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this State or elsewhere.

**FACTS**

3. The Superintendent of Insurance is the official charged with administering and enforcing Maine's insurance laws and regulations, and the Bureau of Insurance is the administrative agency with such jurisdiction. The Superintendent has jurisdiction over this matter pursuant to the powers set forth in the Insurance Code generally, as well as the specific provisions of 24-A M.R.S. §§ 12-A and 211 and 10 M.R.S. § 8003.
4. John T. Voorhees, Jr. is a resident of Maine and his National Producer Number ("NPN") is 29049. Mr. Voorhees is licensed as a title producer, which is a limited lines license under 24-A M.R.S. § 1420-F(1)(I).
5. On or around October 14, 2014, Mr. Voorhees issued a title insurance policy to Maine clients A.R. and M.R. in connection with their purchase of a property.

6. On or around April 26, 2017, A.R. and M.R. sent Mr. Voorhees a letter stating that someone had posted a private property sign on a parcel of land they believed they owned. A.R. and M.R. requested that Mr. Voorhees file a claim against their title insurance policy on their behalf.
7. Upon receipt of the claim, Mr. Voorhees engaged in additional research into the ownership of the parcel of land.
8. On or around January 25, 2019, A.R. and M.R. filed a complaint with the Bureau regarding the delay in the handling of their claim.
9. The title insurer advised the Bureau that its first notice of the claim was upon receiving the Bureau's initial complaint inquiry dated January 28, 2019.
10. Mr. Voorhees did not notify the title insurer of the claim.

#### **CONCLUSIONS OF LAW**

11. By failing to timely file a claim with the title insurance company, Mr. Voorhees violated 24-A M.R.S. § 1420-K(1)(H).

#### **COVENANTS**

12. Mr. Voorhees admits to the Facts as stated above and admits that these Facts constitute a basis for imposing discipline upon him.
13. Mr. Voorhees agrees to the imposition of a civil penalty in the amount of Five Hundred Dollars (\$500.00). This civil penalty will be remitted to the Maine Bureau of Insurance at the time of returning this signed agreement. Payment shall be by check or money order made out to "Treasurer, State of Maine" and addressed to: Licensing Attorney, Maine Bureau of Insurance, 34 State House Station, Augusta, Maine 04333-0034.
14. Nothing in this Agreement shall affect the rights or interests of any person who is not a party to this Agreement.
15. This Agreement constitutes an Order of the Superintendent and a violation of its terms is enforceable by the Superintendent.
16. This Agreement is also enforceable by an action in Maine Superior Court.
17. This Agreement is not subject to appeal. Mr. Voorhees waives any further hearings or appeals regarding the matters that are the subject of this Agreement.
18. This Agreement may be modified only by a written agreement executed by all of the parties hereto.
19. This Agreement is a public record subject to the provisions of the Maine Freedom of Access Act and will be reported to the Regulatory Information Retrieval System database at the National Association of Insurance Commissioners.

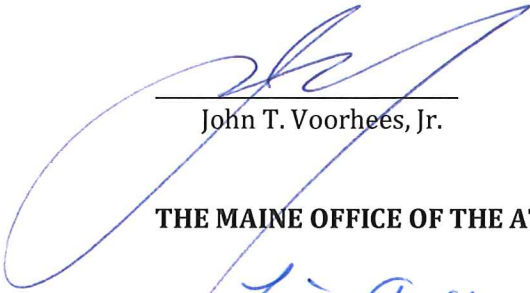
20. Mr. Voorhees agrees that he has read this Agreement, that he understands this Agreement, that he has reviewed the statutory provisions set forth herein, that he understands his right to consult with counsel before signing this Agreement, and that he enters into this Agreement voluntarily and without coercion of any kind from any person.

21. In consideration of Mr. Voorhees's execution of and compliance with the terms of this Agreement, the Superintendent and Attorney General agree to forgo pursuing against Mr. Voorhees any further disciplinary measures or other civil or administrative sanctions arising under the Maine Insurance Code concerning the specific conduct described in this Agreement, other than those agreed to herein. However, should Mr. Voorhees violate any provision of this Agreement, he may be subject to any available remedy for the violation.

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**JOHN T. VOORHEES, JR.**

Dated: 7/18/19



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John T. Voorhees, Jr.

**THE MAINE OFFICE OF THE ATTORNEY GENERAL**

Dated: 7/17/19



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Lisa A. Wilson  
Assistant Attorney General

**THE MAINE SUPERINTENDENT OF INSURANCE**

Dated: 7/23/19



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Eric A. Cioppa  
Superintendent of Insurance