

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

In re: Whitney J. Wheeler

National Producer No. 17512713
Maine License No. PRN 248264
Docket No. INS-19-225

LICENSE REVOCATION
NOTICE, ORDER,
and
OPPORTUNITY FOR
HEARING

NOTICE TO WHITTNEY J. WHEELER:

Effective as of **September 26, 2019**, 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 March 27, 2019, the Maine Bureau of Insurance received a notification from Amica Mutual Insurance Company (Amica) that you were terminated for cause. Your termination was due to providing customers with discounts to which they were not entitled, coding protection class information without asking the appropriate questions, and manipulating credit information to generate rates not commensurate with the risk. This conduct represents grounds for the revocation of your insurance producer license pursuant to 24-A M.R.S. § 1420-K(1)(H) for using fraudulent, coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this State or elsewhere.
2. The Bureau wrote to you on April 22, 2019, June 4, 2019, and July 9, 2019, requesting information related to your termination. You were advised that a response was required within 30 days pursuant to 24-A M.R.S. § 220. To date, the Bureau has not received a response. This 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. On or around June 5, 2019, the state of North Dakota revoked your producer license for failing to respond to North Dakota Insurance Department inquiries. This was not reported to the Bureau as required by 24-A M.R.S. § 1420-P(1). This represents grounds for the revocation of your insurance producer license for violating insurance laws and for having a license revoked in another state. 24-A M.R.S. § 1420-K(1)(B) and § 1420-K(1)(I).

Therefore, based upon the above grounds, your Maine insurance producer license is **revoked** as of **September 26, 2019**, 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 to appeal this action. If you request a hearing, you will have the right to present evidence and arguments in your defense.

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 September 26, 2019. 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 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.

August 23, 2019



Eric A. Cioppa
Superintendent of Insurance