

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

In re: Chase Carmen Hunter

**National Producer No. 2837766
Maine License No. PRN 99383
Docket No. INS-18-224**

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

NOTICE TO CHASE CARMEN HUNTER:

Effective as of **January 10, 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. By Order dated February 25, 2015, the state of Illinois revoked your nonresident producer license and assessed a civil penalty of \$2,500. This was due to the revocation of your Texas insurance producer license and a finding that you violated Texas laws and regulations. The Illinois action 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 Maine producer license pursuant to 24-A M.R.S. § 1420-K(1)(B) for violating any insurance laws, or violating any rule, regulation, subpoena or order of the superintendent or of another state's insurance commissioner.
2. By Order executed March 4, 2015, the state of Ohio revoked your nonresident producer license. This revocation was due to the revocation of your license in California, Florida, and Texas. The Ohio action 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 Maine producer license pursuant to 24-A M.R.S. § 1420-K(1)(B) for violating any insurance laws, or violating any rule, regulation, subpoena or order of the superintendent or of another state's insurance commissioner.
3. By Judgement Order dated April 9, 2015, the Commonwealth of Virginia revoked your producer license and assessed a civil penalty in the amount of \$80,000. This revocation and penalty were due to your failure to permit the Virginia Bureau of Insurance to examine your records related to your solicitation and sale of renters insurance policies in the Commonwealth of Virginia. The Bureau's investigation concerned allegations that you were purchasing renters insurance policies over the internet, altering them to look like dangerous dog insurance, and then reselling them to consumers over the internet from your home. This action 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 Maine producer license pursuant to 24-A M.R.S. § 1420-K(1)(B) for violating any insurance laws, or violating any rule, regulation, subpoena or order of the superintendent or of another state's insurance commissioner.
4. By correspondence dated December 14, 2015, the state of New Hampshire denied your nonresident producer renewal application. The denial was based on having had an insurance producer license revoked in nine states and failing to timely report these actions. This action 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 Maine producer license pursuant to 24-A M.R.S. § 1420-K(1)(B) for violating any insurance laws, or violating any rule, regulation, subpoena or order of the superintendent or of another state's insurance commissioner.

5. Effective on December 24, 2015, the state of Mississippi denied your renewal application for your failure to report administrative actions in Virginia, California, Wyoming, Illinois, Ohio, Florida, and Kentucky and the facts underlying the administrative actions. This action 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 Maine producer license pursuant to 24-A M.R.S. § 1420-K(1)(B) for violating any insurance laws, or violating any rule, regulation, subpoena or order of the superintendent or of another state's insurance commissioner.
6. By Final Decision dated July 5, 2016, the state of South Dakota denied your insurance producer renewal application. This denial was due to your failure to report several state administrative actions, specifically Illinois and Kentucky, and because your submissions to the South Dakota Division of Insurance were not complete and contained false and misleading information. This action 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 Maine producer license pursuant to 24-A M.R.S. § 1420-K(1)(B) for violating any insurance laws, or violating any rule, regulation, subpoena or order of the superintendent or of another state's insurance commissioner.
7. By order dated October 17, 2017, the Commonwealth of Massachusetts revoked your producer license and assessed a civil penalty of \$2,000. The revocation and penalty were for providing incomplete information on your renewal application; obtaining a license through misrepresentation; failure to respond to orders from the Insurance Commissioners in five states; engaging in dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in the commonwealth or elsewhere; having a producer's license revoked in six states; and failing to report administrative actions within 30 days of the final disposition of the matter. This action 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 Maine producer license pursuant to 24-A M.R.S. § 1420-K(1)(B) for violating any insurance laws, or violating any rule, regulation, subpoena or order of the superintendent or of another state's insurance commissioner.
8. By order dated June 6, 2018, the state of Tennessee revoked your nonresident producer license and assessed a civil penalty of nine thousand dollars. The revocation was due to your failure to pay your license renewal fees (by reversing credit card transactions after your application was submitted), for having your insurance producer license denied, suspended, or revoked in another state, and for failure to timely report the other state actions. This action 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 Maine producer license pursuant to 24-A M.R.S. § 1420-K(1)(B) for violating any insurance laws, or violating any rule, regulation, subpoena or order of the superintendent or of another state's insurance commissioner.
9. Pursuant to 24-A M.R.S. § 1420-K(1)(I), each of the above administrative actions identified in Paragraphs One through Eight represents grounds for the revocation of your Maine insurance producer license for having a license denied or revoked in another state.

10. Pursuant to 24-A M.R.S. § 1420-G(1)(A), one of the qualifications in order for a person to be issued a nonresident producer license in Maine is that "[t]he person is currently licensed as a resident and in good standing in that person's home state." Due to the revocation of your Massachusetts license, described in Paragraph Seven, you do not meet the minimum qualifications for nonresident licensing in Maine as you do not have an active home state license.

Therefore, based upon the above grounds, your Maine insurance producer license is **revoked** as of **January 10, 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. 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. As the applicant, you will bear the burden of proof that there exists sufficient rehabilitation to warrant the public trust.

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 January 10, 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 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.

December 6, 2018



Eric A. Cioppa
Superintendent of Insurance