

**STATE OF MAINE
BUREAU OF INSURANCE**

**Allison D. Reynolds
National Producer # 8317271**

Docket No. INS-06- 210

CONSENT AGREEMENT

This document is a Consent Agreement authorized by Title 10 M.R.S.A. § 8003(5), entered into among Allison D. Reynolds, a resident of Connecticut; the Maine Bureau of Insurance; and the Maine Department of the Attorney General. Its purpose is to resolve, in lieu of an adjudicatory proceeding, issues implicating Title 24-A M.R.S.A. §1417(1) and §1420-K(1)(A).

STATEMENT OF FACTS

1. 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.
2. Allison D. Reynolds has been licensed in Maine as a nonresident insurance producer since January 22, 2006.
3. When Ms. Reynolds applied for a Maine Nonresident Producer License, she answered "No" to the background question on the application form electronically filed in connection with this application regarding whether she had ever been convicted of, or was currently charged with, any crime.
4. The application included Ms. Reynolds's "Certification and Attestation" under the statement:

"I hereby certify that, under penalty of perjury, all of the information submitted in this application and attachments is true and complete. I am aware that submitting false information or omitting pertinent or material information in connection with this application is grounds for license revocation or denial of the license and may subject me to civil or criminal penalties."
5. Upon review of the application, and in reliance upon the representations made in it, staff of the Maine Bureau of Insurance routinely approved Ms. Reynolds's application and issued the producer license.
6. By letter dated January 25, 2006, Ms. Reynolds notified the Bureau of a 2005 matter in Connecticut involving misdemeanor charges of excessive speed, operating under the influence, and operating without required insurance. Ms. Reynolds indicated that the answer to the application's background question in this regard should have been "Yes," and requested that the application be amended to reflect that answer. She further described the issue in additional correspondence with the Supervisor of Licensing for the Maine Bureau of Insurance.

CONCLUSIONS OF LAW

7. The application form's disclosure questions specifically require disclosure of criminal matters. Ms. Reynolds provided incorrect, misleading, incomplete or materially untrue information in her Maine application for nonresident producer licensing by failing to disclose the above Connecticut misdemeanors when she applied, as certified by her signature that the information was true and complete, and although she subsequently brought the discrepancy to the Bureau's attention in a forthright manner, she has not provided an adequate legal explanation for this failure to provide accurate information at the time of the application.

8. The provision of incorrect, misleading, incomplete or materially untrue information in the license application constitutes grounds for denial of the license application, revocation of the license, or other appropriate action, including the imposition of a civil penalty, under 24-A M.R.S.A. §1420-K(1)(A).

COVENANTS

9. Allison D. Reynolds, the Maine Bureau of Insurance, and the Maine Department of the Attorney General agree to the following.

10. This Consent Agreement is entered into in accordance with 10 M.R.S.A. § 8003(5)(B) and is not subject to review or appeal. This Consent Agreement is enforceable by an action in the Superior Court.

11. At the time of executing this Consent Agreement, Ms. Reynolds will remit to the Maine Bureau of Insurance a civil penalty in the amount of \$100.00, payable to the Treasurer of the State of Maine.

12. Ms. Reynolds will promptly report any matters to the Maine Bureau of Insurance during all times as she is licensed through the Bureau, to the extent such reporting is required under the Maine Insurance Code, and will comply in all other respects with the provisions of the Maine Insurance Code, as applicable.

13. In consideration of the applicant's execution of this Consent Agreement, the State of Maine Bureau of Insurance will not pursue further action against Ms. Reynolds's Nonresident Producer License based upon the facts recited in this Consent Agreement.

14. Ms. Reynolds understands and acknowledges that this Agreement will constitute a public record within the meaning of 1 MRSA § 402, and will be available for public inspection and copying as provided for by 1 MRSA § 408, and will be reported to the NAIC "RIRS" database.

15. In consideration of the applicant's execution of and compliance with the terms of this Consent Agreement, the Superintendent of Insurance, Bureau of Insurance, and Department of the Attorney General agree to forgo pursuing further disciplinary measures or other civil or administrative sanction for the actions described in this Consent Agreement, other than those agreed to herein. However, should Ms. Reynolds violate this Consent Agreement, she may be

subject to any available legal remedy for the violation, including without limitation the suspension or revocation of all licenses issued under the Maine Insurance Code.

16. Nothing in this Agreement shall affect the rights or interests of any person who is not a party to this Agreement.

Allison D. Reynolds

Dated: _____, _____

Allison D. Reynolds

State of Connecticut, _____, ss

Subscribed and Sworn to before me
this _____ day of _____, _____.

Notary Public

(printed name)

THE MAINE BUREAU OF INSURANCE

Dated: _____, _____

By Alessandro A. Iuppa, Superintendent

FOR THE DEPARTMENT OF THE ATTORNEY GENERAL

Dated: _____, _____

Assistant Attorney General

(printed name)