

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

<i>In re:</i>)	Docket No. INS-12-229
)	
)	
Cindy K. Brewer)	LICENSE DENIAL NOTICE,
)	ORDER
National Producer No. 16469661)	and
)	OPPORTUNITY FOR
)	HEARING

NOTICE TO CINDY K. BREWER:

Effective as of September 27, 2012, the Maine Superintendent of Insurance denies your December 2011 application for licensure in Maine as a nonresident insurance producer. The reasons for denial are set forth below:

1. In September 2008, you were convicted of Class A Misdemeanor Theft in the State of Kansas. You were released from probation in October 2009.
2. As a misdemeanor involving dishonesty, the conviction was of a nature, and within the time period, that is relevant to the Bureau's licensing decision, in accordance with 24-A M.R.S. §1420-(K)(1)(F) and 5 M.R.S. §5303.

Based upon the above grounds, your application for a Maine insurance producer license is **denied** as of September 27, 2012 pursuant to 24-A M.R.S. §§1417 and 1420-K, subject to your right to request a hearing as described below.

Under the Maine Insurance Code, specifically 24-A M.R.S. §1417 and §1420-K, you have the right to request a hearing before the Superintendent or his designee. At such a hearing, you would have the right to present evidence and arguments in your defense and the staff of the Bureau of Insurance would bear the burden of proving the above violations by a preponderance of evidence.

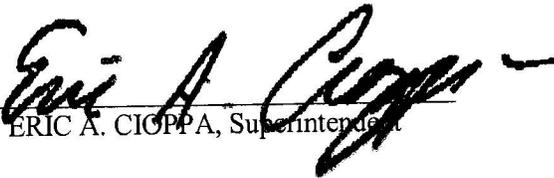
If you request a hearing, you will receive further communication regarding scheduling. The matters to be determined through the hearing process are the establishment of the above grounds, and the appropriate sanctions, which can include any available remedy under applicable laws, including the imposition of civil penalties.

If you wish to request a hearing, you should notify the Bureau of Insurance no later than September 27, 2012. If you do not file a written request for a hearing within 30 days from the time you know or reasonably should have known of this impending act through this Notice, you will lose your right to request a hearing on this matter, and your license denial will be final, in accordance with this Notice and Order. 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 staff Attorney Arthur G. Hosford, Jr., Bureau of Insurance, #34 State House Station, Augusta, ME 04333-0034. You may also reach Attorney Hosford by e-mail at arthur.g.hosford,jr@maine.gov or telephone at 207 624-8429.

Dated: August 16, 2012


ERIC A. CIOPPA, Superintendent