

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

*In re:*

**HYBRID INSURANCE AGENCY,  
LLC of Hartford, Connecticut  
Maine License No. AGN188527  
National Producer No. 15727853**

**Docket No. INS-13-216**

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

**NOTICE TO HYBRID INSURANCE AGENCY, LLC:**

Effective as of **January 17, 2014**, the Maine nonresident insurance producer business entity license held by Hybrid Insurance Agency, LLC, a producer business entity located in Hartford, Connecticut which has also done business under the name of Hybrid Insurance Group (“Hybrid”), will be **REVOKED** without further formal proceedings unless you request a hearing as specified below.

The reason for license revocation is as follows:

The State of Connecticut revoked Hybrid’s agency license, along with the producer license of Earl O. O’Garro, identified as co-respondent with and owner of Hybrid, by Order issued on November 14, 2013, for violations constituting demonstrated lack of fitness or trustworthiness, including misrepresentation, misappropriation of premium, and failure to remit premiums to insurer. The Connecticut revocation constitutes grounds for revocation of Hybrid’s Maine license under 24-A M.R.S. § 1420-K(1)(I) for having an insurance producer license, or its equivalent, denied, suspended or revoked in any other state, province, district or territory.

Therefore, based upon the above grounds, Hybrid’s Maine insurance producer business entity license is **revoked** as of **January 17, 2014** pursuant to 24-A M.R.S. §§1417 and 1420-K, subject to Hybrid’s right to request a hearing.

**Under the Maine Insurance Code, specifically 24-A M.R.S. §1417 and §1420-K, Hybrid has the right to a hearing before the Superintendent or his designee. If Hybrid requests a hearing, Hybrid will have the right to present evidence and arguments in its defense, and the staff of the Bureau of Insurance will bear the burden of proving each violation by a preponderance of evidence.**

**If Hybrid requests a hearing, Hybrid will receive further communication regarding scheduling. The matters to be determined through the hearing process are whether Hybrid 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, Hybrid must notify the Bureau of Insurance in writing no later than January 17, 2014. If Hybrid does not file a written request for a hearing within 30 days from the time Hybrid knows or reasonably should have known of the intended revocation of its license, Hybrid will lose its right to request a hearing on this matter, and the license revocation will be final and entered into Bureau records, in accordance with this 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 staff Attorney Dyan M. Dyttmer, Bureau of Insurance, #34 State House Station, Augusta, ME 04333-0034. You may also reach Attorney Dyttmer by e-mail at [dyan.dyttmer@maine.gov](mailto:dyan.dyttmer@maine.gov) or telephone at 207 624-8402.

December 13, 2013

  
ERIC A. CIOPPA, Superintendent