

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

*In re:*

**JOSH JACKSON**  
**Maine License No. PRN207369**  
**National Producer No. 16412098**  
  
**Docket No. INS-14-220**

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

**NOTICE TO JOSH JACKSON:**

Effective as of **July 3, 2014**, your Maine nonresident insurance producer license will be **REVOKED** without further formal proceedings unless you request a hearing as specified below.

The reasons for license revocation are as follows:

1. The State of West Virginia revoked your producer license on January 29, 2014, and ordered you to pay a civil penalty of \$500, for (i) demonstrating untrustworthiness by obtaining "Guest Express" debit cards by use of fictitious names and then improperly employing them for personal use; and (ii) failure to maintain a license in your resident state of Texas. The West Virginia revocation constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(B), for violating insurance laws, and § 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.
2. The State of Kansas revoked your producer license on February 11, 2014, for (i) your fraudulent use of Guest Express debit cards; and (ii) because your license was not serving the interests of insurers or the insurable interests of the public. The Kansas revocation constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(B), for violating insurance laws, and § 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.
3. The State of North Dakota revoked your producer license on February 14, 2014, for (i) applying for Guest Express debit cards using false names and fictitious identification and bank account information, which led to your termination for cause from Nationwide Insurance Company of America; (ii) failing to respond to the Insurance Department's request for information; and (iii) failure to maintain a license in your resident state of Texas. The North Dakota revocation constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(B), for violating insurance laws, and § 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.

4. The State of Washington revoked your producer license on April 3, 2014, (i) failure to report an administrative action; and (ii) failure to respond to the Insurance Commissioner's correspondence to you. The Washington revocation constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(B), for violating insurance laws, and § 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.
5. As described in Paragraphs 1-3, you were found to have engaged in fraudulent activities involving your improper use of Guest Express debit cards, which constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(H), using "fraudulent, coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this State or elsewhere."
6. You failed to report any of the 4 license revocations to the Maine Superintendent of Insurance as required by 24-A M.R.S. § 1420-P(1), which also constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(B), for violating insurance laws.
7. On October 3, 2013, your producer license in your home state of Texas expired. Under 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." Therefore, you also do not meet the minimum qualifications for nonresident licensing in Maine as your home state license in Texas has expired.

Therefore, based upon the above grounds, your Maine insurance producer license is **revoked** as of **July 3, 2014** pursuant to 24-A M.R.S. §§1417 and 1420-K, subject to your right to request a hearing.

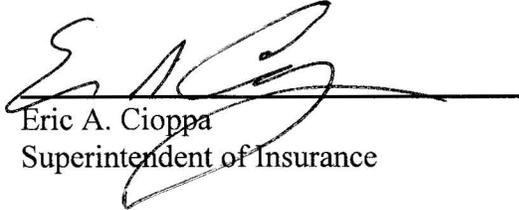
**Under the Maine Insurance Code, specifically 24-A M.R.S. §1417 and §1420-K, you have the right to a hearing before the Superintendent or his designee. If you request a hearing, you will have the right to present evidence and arguments in your defense, and the staff of the Bureau of Insurance will bear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

**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 July 3, 2014. 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 staff Attorney Kristina M. Balbo, Bureau of Insurance, #34 State House Station, Augusta, ME 04333-0034. You may also reach Attorney Balbo by e-mail at [kristina.m.balbo@maine.gov](mailto:kristina.m.balbo@maine.gov) or by telephone at (207) 624-8429.

May 28, 2014



Eric A. Cioppa  
Superintendent of Insurance