

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

In re:

John E. Freeman

National Producer No. 9072303

Maine License No. PRN220320

Docket No. INS-15-210

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

NOTICE TO JOHN E. FREEMAN:

Effective as of **August 14, 2015**, your Maine non-resident 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. On September 9, 1999, you pled guilty to felony unlawful possession with intent to deliver cocaine, and received a deferred disposition. On November 12, 2007, the felony conviction was dismissed.
2. On August 18, 2005, you were convicted of misdemeanor possession of marijuana in Dallas County, Texas.
3. On April 4, 2013, the State of Florida denied your application for a non-resident insurance producer license because of your criminal history and your failure to disclose that history on your application. The Florida denial 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. You applied for a Maine non-resident insurance producer license on August 21, 2013. At the time of your application, you answered "No," to the questions, "Have you ever been convicted of a crime, had a judgment withheld or deferred, or are you currently charged with committing a crime?" and "Have you ever been named or involved as a party in an administrative proceeding...regarding any professional or occupational license or registration?" Your failure to disclose (i) your criminal history and (ii) the Florida denial constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(A), for providing incorrect, misleading, incomplete or materially untrue information on your license application.

5. On October 22, 2013, the Commonwealth of Virginia revoked your non-resident producer license for providing materially incorrect, misleading, incomplete or untrue information on your license application and failing to make records available promptly upon request by the Insurance Commission. The 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.
6. On May 12, 2014, the Commonwealth of Virginia denied your application for a non-resident producer license for your failure “to disclose at least two criminal convictions and administrative actions taken against you” in Virginia and Florida. The Virginia denial 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.
7. On May 14, 2014, the State of Maryland revoked your non-resident producer license and imposed a \$500 fine for your failure to disclose on your application you 2005 conviction for possession of marijuana. The Maryland revocation and fine constitute 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.
8. On July 31, 2014, the State of California revoked your non-resident producer license for your failure to disclose your criminal history on your application and your failure to report other states’ actions. The California 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.
9. On December 5, 2014, the State of South Dakota revoked your non-resident producer license for your failure to report other states’ actions. The South 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.
10. On December 16, 2014, the State of Kansas revoked your non-resident producer license for your failure to disclose your criminal history on your application and your failure to report other states’ actions. 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.

11. On April 2, 2015, the State of Wyoming revoked your license and imposed a \$250 fine against you for your failure to disclose your criminal history on your application and your failure to report other state action. The Wyoming revocation and fine constitute 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.
12. You failed to timely report any of the eight administrative actions taken against you described hereinabove to the Maine Superintendent of Insurance as required by 24-A M.R.S. § 1420-P(1), which constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(B), for violating insurance laws.

Therefore, based upon the above grounds, your Maine insurance producer license is **revoked** as of **August 14, 2015**, 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 August 14, 2015. 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 Dyan Dyttmer, 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 Attorney Dyttmer by e-mail at dyan.dyttmer@maine.gov or by telephone at (207) 624-8402.

July 9, 2015

A handwritten signature in black ink that reads "Eric A. Cioppa". The signature is written in a cursive style with a long horizontal flourish extending to the right.

Eric A. Cioppa
Superintendent of Insurance