

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

In re:

Cassandra Ott

National Producer No. 17186915

Maine License No. PRN228879

Docket No. INS-15-227

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

NOTICE TO CASSANDRA OTT:

Effective as of **September 15, 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 November 24, 2014, the State of North Dakota revoked your non-resident insurance producer license for your failure to respond to an inquiry regarding the report by one of your appointed insurers that your appointment was terminated for cause for applying discounts to policies for customers who did not qualify for these discounts. 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.
2. Your non-resident producer license was then revoked or suspended by six other states: State of Minnesota (revocation), March 2, 2015; State of South Dakota (revocation), March 3, 2015; State of Washington (revocation), March 25, 2015; State of Idaho (revocation), April 3, 2015; State of Arkansas (suspension), April 7, 2015; and State of Indiana (suspension), July 13, 2015. These revocations and suspensions constitute grounds for revocation of your 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.
3. On March 20, 2015, the Commonwealth of Virginia revoked your resident insurance producer license for your failure to report administrative actions taken against you by the State of Kentucky and the State of North Dakota. 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.

4. 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.
5. As described above, your insurance producer license in your home state of Virginia was revoked. Under 24-A M.R.S. § 1420-G(1)(A), one of the qualifications in order for a person to be issued a non-resident 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 non-resident licensing in Maine, as your Virginia resident insurance producer license was revoked.

Therefore, based upon the above grounds, your Maine insurance producer license is **revoked** as of **September 15, 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 September 15, 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 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.

August 11, 2015



Eric A. Cioppa
Superintendent of Insurance