

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

In re:

Kotera K. Heard

National Producer No. 17064533

Maine License No. PRN225233

Docket No. INS-16-203

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

NOTICE TO KOTERA K. HEARD:

Effective as of **February 29, 2016**, 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. On September 18, 2015, you were terminated for cause from Aon Hewitt Health Market Insurance Solutions Inc. ("Aon") for accessing and misappropriating indicative data for five customers. Your conduct was identified during the investigation of another Aon agent. The other agent utilized misappropriated customer data to submit false reimbursement requests to a health reimbursement account administered by an Aon affiliate. The investigation found that you provided indicative data for five Aon clients to this other agent. Your involvement in this scheme was investigated by the Lincolnshire Illinois Police Department and resulted in your arrest on December 16, 2015. This activity constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(H) for using fraudulent, coercive or dishonest practices, or demonstrating untrustworthiness in the conduct of business in this State or elsewhere.
2. On December 1, 2015, the Bureau of Insurance contacted you by letter outlining the allegations and requesting additional information related to the circumstances surrounding your termination. The letter stated that pursuant to 24-A M.R.S. § 220(2) you were required to respond by January 4, 2016. To date, the Bureau has not received a response. This constitutes additional grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(B) for violating any insurance laws, or violating any rule, regulation, subpoena or order of the superintendent or of another state's insurance commissioner.

Therefore, based upon the above grounds, your Maine insurance producer license is **revoked** as of **February 29, 2016**, 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 February 29, 2016. 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 Lindsay J. Laxon, 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 Ms. Laxon by e-mail at Lindsay.J.Laxon@maine.gov or by telephone at (207) 624-8429.

January 25, 2016



Eric A. Cioppa
Superintendent of Insurance