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

***In re*:** **Dillon J. Ludlow** **Maine License Number PRR272918** **Docket No. INS-16-216**	**LICENSE DENIAL NOTICE, ORDER, and OPPORTUNITY FOR HEARING**

NOTICE TO DILLON J. LUDLOW:

Effective as of **October 14, 2016**, the Maine Superintendent of Insurance denies your August 12, 2016, application for licensure in Maine as a resident insurance producer. The reasons for denial are set forth below:

1. On August 5, 2016, you contacted the Maine Bureau of Insurance regarding your desire to apply for licensure. You stated that you had passed your Maine Property and Casualty insurance examination on August 4, 2016. You were advised that the Bureau did not yet have the results of your examination; therefore, you could either wait for the Bureau to receive the electronic results and apply electronically or apply with a paper application and documentation evidencing your passage of the examination. Candidates who successfully pass an insurance examination in Maine are provided with documentation evidencing their passing score by the Bureau's third party examination provider upon completing the exam.

2. On August 11, 2016, when questioned by your employer about the status of your license, you provided to the agency a screen shot of the Department of Professional and Financial Regulation's online licensing system (ALMS) purporting to show that your insurance producer license was pending in Maine until August 15, 2016. This screen shot was provided to the Bureau by your employer for review, as the Bureau had no record of a license, pending or otherwise, for you.

3. An internal review of the ALMS record you provided found that the screen shot you represented to be your record was falsified. It appears that the record was created using a legitimate record for another producer edited to include your information; however, the falsified record includes many inconsistencies. The Maine producer license number provided in the screen shot was invalid and not consistent with the Bureau's sequencing of license numbers. The continuing education dates were inaccurate based on your date of birth. The National Producer Number was invalid, and the dates listed

on the altered portions of the record were not in the format used by the legitimate ALMS system.

4. On August 12, 2016, the Bureau was contacted by your agency employer regarding the status of your application. At that time, the Bureau had not received confirmation that you had passed your property and casualty insurance examination as you claimed, and you were also told that we did not have an application on file. Your agency employer faxed to the Bureau an application for licensure as well as a printout purportedly showing that you passed your Property and Casualty Producer examination on Saturday August 4, 2016. The document included very faint printing stating "UNOFFICIAL RESULTS" and "Pass." This record was also false. The Bureau confirmed with its third party examination provider that Maine testing candidates are not provided with "unofficial results." In addition, August 4, 2016, was not a Saturday. The third party examination provider's records reflect that you registered for the Property and Casualty insurance examination on August 11, 2016, for the August 13, 2016, examination. Their records do not show that you have registered for any other examinations in Maine. You failed the examination on August 13, 2016.

5. The Bureau contacted you by letter dated September 8, 2016, requesting an explanation of the conduct identified in paragraphs two through four. To date the Bureau has not received a response.

6. Your creation and use of a falsified state licensing record and creation and use of a falsified examination record to obtain an insurance producer license in Maine, in addition to the misrepresentations made to Bureau staff, are grounds for denial of your insurance producer license. Under 24-A M.R.S. § 1420-K(1)(C), the Superintendent may refuse to issue an insurance producer's license for attempting to obtain a license through misrepresentation or fraud. In addition, § 1420-K(1)(H) allows the Superintendent to deny a producer license if the producer has used dishonest practices or demonstrated untrustworthiness in the conduct of business in this State.

7. In addition, you do not meet the criterion established 24-A M.R.S. § 1420-E(1)(E), as you have not successfully passed the examination for the lines of authority for which you applied.

Therefore, based upon the above grounds, your application for a Maine insurance producer license is **denied** as of **October 14, 2016,** pursuant to 24-A M.R.S. §§ 1417 and 1420-K.

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 to appeal this denial. If you request a hearing, you will have the right to present

evidence and arguments in your defense and you will bear the burden of proof to show that the Superintendent's denial was not reasonable.

If you request a hearing, you will receive further communication regarding scheduling. The matters to be determined through the hearing process are the establishment of the above grounds, and the appropriate sanctions, which can include any available remedy under applicable laws, including the imposition of civil penalties.

To request a hearing, you must notify the Bureau of Insurance in writing no later than November 18, 2016. If you do not file a written request for a hearing within 30 days from the time you know or reasonably should have known of this act through this Notice and Order, you will lose your right to request a hearing on this matter. Pursuant to 24-A M.R.S. § 213(3), this Notice from the Superintendent to you shall be deemed to have been given when deposited in a mail depository of the United States Post Office.

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.

October 14, 2016

Eric A. Cioppa
Superintendent of Insurance