

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

***In re:* Brenda L. Kinard**

National Producer No. 9162121
Docket No. INS-23-210

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

Effective as of **January 10, 2024**, your Maine nonresident producer application will be **DENIED** without further formal proceedings unless you request a hearing as specified below. The reasons for your license denial are as follows:

1. On or around February 16, 2022, you were found guilty of “Shoplifting,” (as defined in South Carolina Code of Laws, Section 16-13-110), a misdemeanor, in the Laurens Municipal Court, in Laurens, South Carolina. You were also sentenced to pay a fine in the amount of \$1,000.
2. On or around August 5, 2022, you applied to the Maine Bureau of Insurance (“the Bureau”) for a nonresident insurance producer license.
3. Pursuant to the application process, you disclosed that you had been convicted of the misdemeanor criminal offense described in Paragraph 1.
4. The conviction described in Paragraph 1 represents grounds for the denial of your Maine license pursuant to 24-A M.R.S. §1420-K(1)(F).
5. On October 6, 2022 and again on February 15, 2023 the Bureau of Insurance wrote to you at your email address of record. The Bureau was seeking information pursuant to 24-A M.R.S. § 220(1). Your response was required within 30 days in accordance with 24-A M.R.S. § 220(2). The Bureau did not receive a response.
6. The Bureau wrote to you again on May 10, 2023 and sent correspondence to both your email address and mailing address of record. Your response was required within 30 days in accordance with 24-A M.R.S. § 220(2). The Bureau did not receive a response.
7. Your failure to respond is grounds for the denial of your insurance producer license pursuant to 24-A M.R.S. § 1420-K(1)(B) and § 220(2).

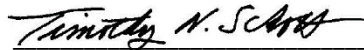
Therefore, based upon the above grounds, your application for a nonresident producer license is denied as of **January 10, 2024** pursuant to 24-A M.R.S. §§ 1417(1) and 1420-K, subject to your right to request a hearing. Under the Maine Insurance Code, specifically 24-A M.R.S. § 1417(1) and § 1420-K, you have the right to a hearing before the Superintendent or his designee to appeal this action. If you request a hearing, you will have the right to present evidence and arguments in your defense.

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, whether grounds exist to deny your Maine license application.

To request a hearing, you must notify the Bureau of Insurance in writing no later than **January 10, 2024**. 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 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 Hank Fenton, 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 Mr. Fenton by e-mail at hancock.g.fenton@maine.gov or by telephone at (207) 624-8429.

December 11, 2023



Timothy N. Schott
Acting Superintendent of Insurance