

In re:

**Glenwood Scott Griswold
National Producer # 3684460**

**STATE OF MAINE
BUREAU OF INSURANCE**

Docket No. INS-07-222

CONSENT AGREEMENT

This document is a Consent Agreement authorized by Title 10 M.R.S.A. § 8003(5), entered into among Glenwood Scott Griswold, a resident of Maine; the Maine Superintendent and Bureau of Insurance; and the Maine Department of the Attorney General. Its purpose is to resolve, in lieu of an adjudicatory proceeding, issues implicating Title 24-A M.R.S.A. §1417 and §1420-K.

STATEMENT OF FACTS

1. The Superintendent of Insurance is the official charged with administering and enforcing Maine's insurance laws and regulations, and the Bureau of Insurance is the administrative agency with such jurisdiction.
2. Glenwood Scott Griswold applied for a Maine Resident Producer License in August, 2007.
3. Item 1 of the background questions on the application form electronically filed in connection with Mr. Griswold's application required a response to the following question:

“Have you ever been convicted of a crime, had a judgment withheld or deferred, or are you currently charged with committing a crime?”

4. Mr. Griswold answered “Yes” to Item (1), and forwarded documentation concerning a number of previous misdemeanor convictions.
5. Mr. Griswold had previously been licensed in Maine as a resident insurance producer, from June 15, 2000 through March 1, 2003.
6. The matters disclosed in the 2007 application predated the 2000 application, and therefore would have been subject to similar disclosure requirements at that time.
7. Bureau staff reviewed the application it had received on March 27, 2000, determining that Mr. Griswold only disclosed an “OUI” matter in that application, and did not disclose any of the numerous other matters which he has since disclosed in connection with the 2007 application.
8. The Superintendent of Insurance issued Mr. Griswold's license in 2000 in reliance on the accuracy of the information contained in his application, which he certified as complete and true by his signature dated March 23, 2000.

CONCLUSIONS OF LAW

9. The application form's disclosure questions specifically require disclosure of criminal matters. Mr. Griswold obtained his Maine producer license in 2000 based in part upon incorrect, misleading, incomplete or materially untrue information which he provided in his Maine application for resident producer licensing.

10. The provision of incorrect, misleading, incomplete or materially untrue information in a license application constitutes grounds for denial of the license application, revocation of the license, or other appropriate action, including the imposition of a civil penalty, under 24-A M.R.S.A. §1420-K(1)(A). Further, obtaining or attempting to obtain a license through misrepresentation or fraud constitutes grounds for denial of the license application, revocation of the license, or other appropriate action, including the imposition of a civil penalty, under 24-A M.R.S.A. §1420-K(1)(C).

COVENANTS

11. Glenwood Scott Griswold, the Maine Bureau of Insurance, and the Maine Department of the Attorney General agree to the following.
12. This Consent Agreement is entered into in accordance with 10 M.R.S.A. § 8003(5)(B) and is not subject to review or appeal. This Consent Agreement is enforceable by an action in the Superior Court.
13. At the time of executing this Consent Agreement, Mr. Griswold will remit to the Maine Bureau of Insurance a civil penalty in the amount of \$100.00, payable to the Treasurer of the State of Maine.
14. Mr. Griswold will promptly report any matters to the Maine Bureau of Insurance during all times as he is licensed through the Bureau, to the extent such reporting is required under the Maine Insurance Code and within the time periods required under the Code, in particular as set forth at 24-A M.R.S.A. §1419 and §1420-P, and Mr. Griswold will comply in all other respects with the provisions of the Maine Insurance Code, as applicable.
15. In consideration of the execution of this Consent Agreement, the State of Maine Bureau of Insurance will issue the resident producer license applied for, subject, however, to the probationary terms contained in this Consent Agreement.
16. Mr. Griswold's license will be subject to a period of probation for a period of three years from the effective date of this consent agreement, which is defined as the date of the Superintendent's signature.
17. The probationary terms applicable to Mr. Griswold's license are in addition to all other obligations applicable under the Insurance Code to licensees, and are as follows:
 - A) Mr. Griswold shall promptly provide access to any and all records and documents relating to his producer activities, without regard to whether they fall specifically within the recordkeeping requirement under 24-A M.R.S.A. §1447, at any time upon request of the Superintendent of Insurance.
 - B) Mr. Griswold shall report to the Superintendent any criminal charge or arrest of any nature, within 10 calendar days of the event, and shall report all developments in any such matter as they occur, including, without limitation, any further legal filings, scheduled hearings, or pleas, within 10 calendar days of each such event.
 - C) Mr. Griswold shall assure that any insurer for which he acts as an agent, or any insurance agency (producer business entity) is made aware of his previous criminal

convictions before he is authorized to represent that insurer or agency in any dealings with the public.

D) In the event that Mr. Griswold violates any of these probationary requirements, the Superintendent may immediately suspend or revoke Mr. Griswold's license by giving prompt notice to Mr. Griswold of this action, and without regard to the prior notice and hearing requirements otherwise applicable to license disciplinary proceedings. Mr. Griswold shall have the right to request a hearing regarding such suspension or revocation, within 30 days of the effective date of the suspension or revocation. Nothing herein prohibits the ability of the Superintendent to enter into further consent agreements with Mr. Griswold in lieu of license suspension or revocation, if deemed appropriate in the Superintendent's discretion.

18. Mr. Griswold understands and acknowledges that this Agreement will constitute a public record within the meaning of 1 MRSA § 402, and will be available for public inspection and copying as provided for by 1 MRSA § 408, and will be reported to the NAIC "RIRS" database.
19. In consideration of the applicant's execution of and compliance with the terms of this Consent Agreement, the Superintendent of Insurance, Bureau of Insurance, and Department of the Attorney General agree to forgo pursuing further disciplinary measures or other civil or administrative sanction for the actions described in this Consent Agreement, other than those agreed to herein. However, should Mr. Griswold violate this Consent Agreement, in addition to the probationary terms set forth above he may be subject to any available legal remedy for the violation, including without limitation the suspension or revocation of all licenses issued under the Maine Insurance Code and the imposition of civil penalties.
20. Nothing in this Agreement shall affect the rights or interests of any person who is not a party to this Agreement.

Glenwood Scott Griswold

Dated: _____, _____

Glenwood Scott Griswold

State of Maine, _____, ss

Subscribed and Sworn to before me
this _____ day of _____, 2007.

Notary Public

(printed name)

THE MAINE SUPERINTENDENT OF INSURANCE

Dated: _____, _____

Eric A. Cioppa, Acting Superintendent

FOR THE DEPARTMENT OF THE ATTORNEY GENERAL

Dated: _____, _____

Assistant Attorney General

(printed name)