

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

*In re:*

**KENNETH EARL LOTT, JR.**  
**Maine License No. PRN201926**  
**National Producer No. 16606521**  
  
**Docket No. INS-12-237**

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

**NOTICE TO KENNETH EARL LOTT, JR.:**

Effective as of **November 8, 2013**, 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 January 17, 2013 you signed a consent agreement with the Maine Bureau of Insurance ("Bureau"). The purpose of the agreement was to resolve, in lieu of an adjudicatory proceeding, violations of the Insurance Code for which the Superintendent may impose discipline pursuant to Title 24-A M.R.S. § 1417(1) and § 1420-K(1)(A). The violation involved your failure to report that you had been the subject of three misdemeanor convictions when you applied for a Maine nonresident producer license, though the application required that you report all criminal convictions. The agreement was fully executed on March 6, 2013 when it was signed by the Superintendent of Insurance.
2. One of the covenants of the agreement provided that "Mr. Lott will remit to the Maine Bureau of Insurance a civil penalty in the amount of \$500.00, payable in two (2) consecutive monthly installments of Two Hundred Fifty Dollars (\$250). Mr. Lott shall pay each installment by check, made out to "Treasurer, State of Maine," with the first payment due by February 28, 2013 and the remaining payment due by March 28, 2013."
3. The agreement provided that should you violate the agreement, including the failure to remit either installment of the penalty on a timely basis, you 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.

4. When you failed to pay the penalty, in part or in full, the Bureau Insurance Licensing Supervisor wrote a letter to you on July 23, 2013 advising you that you were required to pay the civil penalty of \$500 on or before September 1, 2013 and that failure to comply with the request would result in a revocation of your nonresident producer license.
5. You have not paid the penalty, in full or part, as provided in the consent agreement.

Therefore, based upon the above grounds, your Maine insurance producer license is **revoked** as of **November 8, 2013** 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 November 8, 2013. 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 the intended revocation of your license, you will lose your right to request a hearing on this matter, and your license revocation will be final and entered into Bureau records, in accordance with this 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 staff Attorney Dyan M. Dyttmer, Bureau of Insurance, #34 State House Station, Augusta, ME 04333-0034. You may also reach Attorney Dyttmer by e-mail at [dyan.dyttmer@maine.gov](mailto:dyan.dyttmer@maine.gov) or telephone at 207 624-8402.

October 2, 2013

  
ERIC A. CIOPPA, Superintendent