

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

*In re:*

**SHAHEED BRADFORD**

**Maine License No. PRN222751  
National Producer No. 16449419**

**Docket No. INS-14-215**

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

**NOTICE TO SHAHEED BRADFORD:**

Effective as of **June 27, 2014**, 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. The State of Kansas revoked your producer license on January 24, 2014, for fraudulent activities relating to the use of “Guest Express” debit cards that led to your termination for cause from Nationwide Sales Solutions, Inc. You knew about, condoned, and accepted benefits from a pattern of dishonest conduct by other insurance agents in your workplace. The Kansas revocation constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(B), for violating insurance laws, and § 1420-K(1)(I), for having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory.
2. The State of Minnesota found that you were in violation of Minnesota Statute §60K.43(1)(8) for “using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility whether or not involving the business of insurance in this state or elsewhere,” in connection with the fraudulent conduct involving the “Guest Express Cards.” You paid a civil penalty in the amount of \$1,000. This violation of Minnesota insurance laws constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(B).
3. As described in Paragraphs 1-2, you were found to have engaged in fraudulent activities, which constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(H), using “fraudulent, coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this State or elsewhere.”

Therefore, based upon the above grounds, your Maine insurance producer license is **revoked** as of **June 27, 2014**, pursuant to 24-A M.R.S. §§1417 and 1420-K, subject to your right to request a hearing.

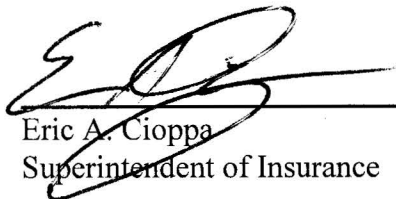
**Under the Maine Insurance Code, specifically 24-A M.R.S. §1417 and §1420-K, you have the right to a hearing before the Superintendent or his designee. If you request a hearing, you will have the right to present evidence and arguments in your defense, and the staff of the Bureau of Insurance will bear 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 June 27, 2014. 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 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 staff Attorney Kristina M. Balbo, Bureau of Insurance, #34 State House Station, Augusta, ME 04333-0034. You may also reach Attorney Balbo by e-mail at [kristina.m.balbo@maine.gov](mailto:kristina.m.balbo@maine.gov) or by telephone at (207) 624-8429.

May 22, 2014



Eric A. Cioppa  
Superintendent of Insurance