

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

In re:

JAMES PITTLER
Maine License No. PRN114272
National Producer No. 2292143

Docket No. INS-14-222

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

NOTICE TO JAMES PITTLER:

Effective as of **July 25, 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 South Carolina imposed a fine on May 24, 2012, and revoked your license on August 15, 2012, for your (i) withholding of insurance premiums from multiple insurers; and (ii) placing insurance contracts without the appropriate authority. The South Carolina 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 Texas revoked your license on December 5, 2012, and fined you \$20,000, because you engaged in fraudulent or dishonest acts or practices. The Texas revocation and penalty constitute 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.
3. The Commonwealth of Kentucky revoked your license on December 14, 2012, for your (i) failure to respond to the Kentucky Department of Insurance's inquiries; (ii) misappropriation or conversion of premiums; (iii) violation of any administrative regulations, subpoena, or order of the Commissioner; and (iv) use of fraudulent, coercive, or dishonest practices or demonstration of incompetence, untrustworthiness, or financial irresponsibility, or being a source of injury or loss to the public in the conduct of business. The Kentucky 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.

4. The State of Kansas denied renewal of your license on December 21, 2012, due to (i) your misappropriation or conversion of premium funds received in the course of doing insurance business; (ii) your use of either a (a) fraudulent, coercive, or dishonest practice; (b) demonstration of incompetence, untrustworthiness; or (c) financial irresponsibility in business by failing to forward premium payments or account for the funds; and (iii) your South Carolina revocation. The Kansas renewal denial 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.
5. The State of Louisiana revoked your license on March 8, 2013, for (i) the South Carolina revocation; and (ii) your failure to report the administrative actions taken against you in Texas and Kansas. The Louisiana 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.
6. The State of Delaware revoked your license on August 7, 2013, and imposed a fine of \$1,500, for your failure to timely report adverse administrative action in another jurisdiction. The Delaware revocation and fine constitute 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.
7. The State of West Virginia revoked your license on August 22, 2013, and imposed a fine of \$5,000, for (i) using dishonest practices or demonstrating unworthiness; (ii) having your producer license revoked in multiple jurisdictions; and (iii) for failing to timely report administrative actions in multiple jurisdictions. The West Virginia revocation and fine constitute 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.
8. The Commonwealth of Virginia revoked your resident license on September 16, 2013, for (i) failing to maintain records and make them available upon the Virginia Bureau of Insurance's request; and (ii) failing to report the initiation of regulatory proceedings and disciplinary orders entered by at least four other states. The Virginia 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.
9. The State of New York revoked your license on January 24, 2014, for (i) your failure to remit or otherwise properly account for premium funds which were entrusted to you by five insureds to insurer National Union Fire Insurance Company; (ii) your hampering and impeding the New York Insurance Department's investigation into your insurance business practices by failing to respond to its inquiries; and (iii) the South Carolina revocation. The New York 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.
10. You failed to report any of the administrative actions described in Paragraphs 1-9 to the Maine Superintendent of Insurance as required by 24-A M.R.S. § 1420-P(1), which also constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(B), for violating insurance laws.

11. As stated in Paragraph 8, your resident producer license in the Commonwealth of Virginia was revoked on September 16, 2013. Under 24-A M.R.S. § 1420-G(1)(A), one of the qualifications in order for a person to be issued a nonresident producer license in Maine is that “[t]he person is currently licensed as a resident and in good standing in that person’s home state.” Therefore, you also do not meet the minimum qualifications for nonresident licensing in Maine as your home state license in Virginia is inactive.

Therefore, based upon the above grounds, your Maine insurance producer license is **revoked** as of **July 25, 2014**, pursuant to 24-A M.R.S. §§1417 and 1420-K, subject to your right to request a hearing.

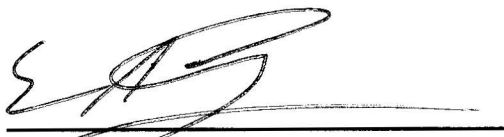
Under the Maine Insurance Code, specifically 24-A M.R.S. §1417 and §1420-K, you have the right to a hearing before the Superintendent or his designee. If you request a hearing, you will have the right to present evidence and arguments in your defense, and the staff of the Bureau of Insurance will bear 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 July 25, 2014. 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 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 Licensing Attorney Kristina M. Balbo, 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 Attorney Balbo by e-mail at kristina.m.balbo@maine.gov or by telephone at (207) 624-8429.

June 19, 2014


Eric A. Cioppa
Superintendent of Insurance