

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

*In re:*

**DE BORAH DUNBAR**  
**Maine License No. PRN211196**  
**National Producer No. 16740804**  
  
**Docket No. INS-14-224**

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

**NOTICE TO DE BORAH DUNBAR:**

Effective as of **July 16, 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 New York revoked your producer license on April 17, 2014, for having demonstrated acts of untrustworthiness and incompetence by (i) purposely and knowingly submitting an insurance policy application to an insurer (Amica) which you knew contained false information; (ii) having been terminated for cause from your appointment as an agent for Amica as a result of your “commission of untrustworthiness;” and (iii) your failure to cooperate with the Insurance Department’s investigation regarding your termination for cause from Amica. 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.
2. As described in Paragraph 1, you provided “incorrect, misleading, incomplete or materially untrue information” in a license application, which constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(A). Further, you were found to have engaged in acts demonstrating untrustworthiness and incompetence, which constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(H), for using “fraudulent, coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this State or elsewhere.”
3. You failed to report the New York license revocation 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.

Therefore, based upon the above grounds, your Maine insurance producer license is **revoked** as of **July 16, 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 16, 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 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](mailto:kristina.m.balbo@maine.gov) or by telephone at (207) 624-8429.

June 12, 2014

  
Eric A. Cioppa  
Superintendent of Insurance