

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

In re:

David Judge

National Producer No. 9779976

Maine License No. PRN211853

Docket No. INS-17-215

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

NOTICE TO DAVID JUDGE:

Effective as of **September 26, 2017**, your Maine resident insurance producer license will be **REVOKED** without further formal proceedings unless you request a hearing as specified below.

The reasons for your license revocation are as follows:

1. On August 10, 2016, the Maine Bureau of Insurance received notification from an insurance carrier that you were allegedly collecting premiums from various websites and failing to forward the premiums to the company.
2. The Bureau wrote to you on October 17, 2016, April 6, 2017, and July 27, 2017, requesting information related to the allegations. Each letter cited 24-A M.R.S. § 220(2) which requires licensees to respond to all lawful inquiries of the superintendent within 30 days of receipt. You did not respond to any of the Bureau's inquiries. This is grounds for the revocation of your insurance producer license pursuant to 24-A M.R.S. § 1420-K(1)(B) for violating insurance laws.
3. On June 2, 2017, the state of South Dakota denied your license application for failure to respond, a demonstrated lack of fitness or trustworthiness, failure to report another state's action, and failure to remit premiums to an insurer. This action was not reported to the Bureau as required by 24-A M.R.S. § 1420-P(1). This is grounds for the revocation of your insurance producer license pursuant to 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 in another state.

Therefore, based upon the above grounds, your Maine insurance producer license is **revoked** as of **September 26, 2017**, 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 September 26, 2017. 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 Lindsay J. Laxon, 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 Ms. Laxon by e-mail at Lindsay.J.Laxon@maine.gov or by telephone at (207) 624-8429.

August 22, 2017



Eric A. Cioppa
Superintendent of Insurance