

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

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***In re:***

**Robert K. Lindell**

**National Producer No. 708280**

**Maine License No. PRR 49325**

**Docket No. INS-18-203**

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

***NOTICE TO:***

Effective as of **April 27, 2018**, 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 December 29, 2017, the Bureau of Insurance wrote to you at your mailing and business addresses regarding an investigation into a consumer complaint. The complaint relates to three variable annuities for which you were the writing agent. You were advised that your response was required within 14 days in accordance with 24-A M.R.S. § 220(2). The correspondence sent to your Maine address was returned as “unclaimed”; however, the correspondence sent to your California business address was not returned. Subsequent review of your employment history found that your business address is that of a Richfield Orion International Inc. branch office at which your employment ended on March 11, 2017. Pursuant to 24-A M.R.S. § 1419, you are required to notify the Superintendent of a change of address within 30 days. This is grounds for the revocation of your insurance license pursuant to 24-A M.R.S. § 1420-K(1)(B) for violating insurance laws.
2. The Bureau wrote to you again regarding the consumer complaint on January 24, 2018, at your business address and a Cloverdale, California address obtained from a public records search. You were advised that your response was required within 14 days in accordance with 24-A M.R.S. § 220(2). No response was received, nor was the correspondence returned.
3. The Bureau wrote to you again regarding the consumer complaint on February 20, 2018, to your Cloverdale, California address. The Bureau did not receive a response, nor was the mail returned. Your failure to respond is grounds for the revocation of your insurance license pursuant to 24-A M.R.S. § 1420-K(1)(B) and § 220(2) for violating insurance laws.

Therefore, based upon the above grounds, your Maine insurance producer license is **revoked** as of **April 27, 2018**, pursuant to 24-A M.R.S. §§ 1417 and 1420-K, subject to your right to request a hearing.

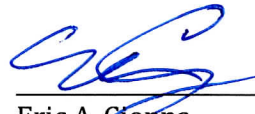
**Under the Maine Insurance Code, specifically 24-A M.R.S. §1417 and §1420-K, you have the right to a hearing before the Superintendent or his designee. If you request a hearing, you will have the right to present evidence and arguments in your defense, and the staff of the Bureau of Insurance will bear 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 April 27, 2018. 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](mailto:Lindsay.J.Laxon@maine.gov) or by telephone at (207) 624-8429.

**March 28, 2018**



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Eric A. Cloppa  
Superintendent of Insurance