

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

---

*In re:*

**Jeffrey Erhard Leidemann**

**Docket No. INS-18-215**

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

***NOTICE TO JEFFREY E. LEIDEMANN:***

Effective as of **August 3, 2018**, the Maine Superintendent of Insurance denies your May 3, 2018, application for licensure in Maine as a resident insurance producer. The reasons for denial are set forth below:

1. On July 15, 2015, you pled guilty to one count of Theft by Deception, a class D crime in Cumberland County, Maine. You were sentenced to a term of nine days in Cumberland County Jail and ordered to pay \$1,049 in restitution. In a statement to the Bureau, you explained that this conviction was the result of conduct which occurred in the winter of 2013 involving the repricing of items on the automatic checkout station numerous times on numerous visits. Documentation provided to the Bureau indicates that the restitution was paid in full as of August 27, 2015. This conviction constitutes grounds for denial of your application for Maine licensure under 24-A M.R.S. § 1420-K(1)(F), for having been convicted of a criminal offense as provided in 5 M.R.S. § 5301(2)(A). Under 5 M.R.S. §§ 5301 & 5303, a licensing agency may consider a misdemeanor conviction if the conviction involves dishonesty or false statement for a period of three years from the applicant's discharge from the criminal system.
2. You visited the Bureau in person on May 3, 2018, to obtain assistance with completing an insurance producer application. You met with Pamela Roybal, Licensing Supervisor. While completing the application, you disclosed your misdemeanor conviction. You explained to Ms. Roybal that your 2015 conviction related to a skiff belonging to an acquaintance that you improperly retained to secure payment for some work you had done. Later in your meeting with Ms. Roybal, you told her that you had not been honest about the circumstances of your conviction and that your conviction did not relate to the skiff. You explained that your conviction was, in fact, due to your misuse of the self-checkout at Shaw's Supermarket over a period of months.
3. Based on the nature of the conviction and your representations to Bureau staff, the Superintendent finds that you have not been sufficiently rehabilitated to warrant the public trust, within the meaning of 5 M.R.S. § 5302.

Based upon the above grounds, your May 3, 2018, application for a Maine insurance producer license is **denied** as of **August 3, 2018**, pursuant to 24-A M.R.S. §§ 1417 and 1420-K.

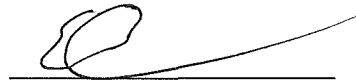
**Under the Maine Insurance Code, specifically 24-A M.R.S. § 1417 and § 1420-K, you have the right to a hearing before the Superintendent or his designee to appeal this denial. If you request a hearing, you will have the right to present evidence and arguments in your defense and you will bear the burden of proof to show that the Superintendent's denial was not reasonable.**

**If you request a hearing, you will receive further communication regarding scheduling. The matters to be determined through the hearing process are the establishment of the above grounds, and the appropriate sanctions, which can include any available remedy under applicable laws, including the imposition of civil penalties.**

**To request a hearing, you must notify the Bureau of Insurance in writing no later than August 3, 2018. 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 this act through this Notice and Order, you will lose your right to request a hearing on this matter. Pursuant to 24-A M.R.S. § 213(3), this Notice from the Superintendent to you shall be deemed to have been given when deposited in a mail depository of the United States Post Office.**

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.

June 29, 2018



Eric A. Cioppa  
Superintendent of Insurance