

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

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***In re: William J. Mandeline***

**National Producer No. 18625842  
Maine License No. PRN 301060  
Docket No. INS-19-210**

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

***NOTICE TO WILLIAM J. MANDELINE:***

Effective as of **June 6, 2019**, your Maine nonresident 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 October 23, 2018, the Maine Bureau of Insurance received a notification from 5 Star Life Insurance Company stating that you had been terminated for cause. The termination was due to your sale of term life insurance policies to consumers in multiple states under a fictitious employer group. Two Maine consumers were enrolled in life insurance through this employer and electronic applications were completed stating that they were employees; however, neither consumer has ever worked for the employer. This represents grounds for the revocation of your Maine producer license for using dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business pursuant to 24-A M.R.S. § 1420-K(1)(H).
2. The Bureau wrote to you on November 6, 2018, at your home address of record requesting information related to your termination. You responded by email dated December 7, 2018, indicating that that the Maine consumers contacted you directly for insurance and applications were sent to the consumers via mail. A follow up request for additional information was sent on January 2, 2019; however, you did not respond to the request for additional information. Because the Bureau did not receive a response, a second request was sent on February 4, 2019, and a third request was sent on March 27, 2019. Each letter advised that, pursuant to 24-A M.R.S. § 220, a response was due within 30 days. You did not respond to the Bureau's requests for additional information, nor was any correspondence returned to the Bureau. This represents grounds for the revocation of your Maine producer license for violating insurance laws pursuant to 24-A M.R.S. § 1420-K(1)(B).

Therefore, based upon the above grounds, your Maine insurance producer license is **revoked** as of **June 6, 2019**, 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 to appeal this action.**

**If you request a hearing, you will receive further communication regarding scheduling. During a hearing, you will have the right to present evidence and arguments in your defense. 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 June 6, 2019. 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 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.

**May 2, 2019**

  
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Eric A. Cioppa  
Superintendent of Insurance