

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

In re: Jeffrey Alan Oliveros

**National Producer No. 2642442
Maine License No. PRN 303609
Docket No. INS-19-219**

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

NOTICE TO JEFFREY ALAN OLIVEROS:

Effective as of **September 26, 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 or around February 20, 2018, you applied for a nonresident producer license in the State of Maine. You answered "No" to all of the application background questions, including "[h]ave you ever been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony?"
2. The application included your "Certification and Attestation" with the statement:
"I hereby certify that, under penalty of perjury, all of the information submitted in this application and attachments is true and complete. I am aware that submitting false information or omitting pertinent or material information in connection with this application is grounds for license revocation or denial of the license and may subject me to civil or criminal penalties."
3. On or around June 20, 2018, documents were posted to the National Insurance Producer Registry (NIPR) Warehouse disclosing a denial order from the state of California dated March 14, 2018. This denial was due to a September 9, 2015, felony conviction. The order recited the following criminal case information:
 - a. On or about September 9, 2015, in Case No. C-14-300126-1, in the District Court, Clark County, State of Nevada, Respondent under the name ALAN JEFFREY OLIVEROS was convicted upon a plea of guilty of driving while under the influence of intoxicating liquor and/or a controlled substance and/or a prohibited substance, Category B, in violation of Sections 484C.110 and 484C.400 of the Nevada Revised Statutes, a felony.
4. On December 11, 2018, the Commonwealth of Virginia revoked your nonresident producer license for failing to timely report the final disposition of an administrative action and for providing materially incorrect, misleading, incomplete, or untrue information on a license application filed with the Commission.

5. On January 31, 2019, Bureau staff wrote to you by email requesting: an explanation for your failure to disclose the felony conviction on your Maine producer application; copies of the sentencing documents associated with that conviction; an explanation for your failure to notify the Bureau of the Virginia action within 30 days; and a copy of the Virginia action. Bureau staff did not receive a response.
6. Bureau staff sent follow-up emails to you on March 1, 2019, and April 26, 2019. The Bureau did not receive a response
7. On May 21, 2019, the Bureau sent an additional request to your home/ mailing address of record. That correspondence was returned to the Bureau on May 29, 2019, with a forwarding address provided by the U.S. Post Office. The Bureau wrote to you at your new address requesting the information listed in Paragraph 5. The letter advised that your response was required within 30 days pursuant to 24-A M.R.S. § 220 and that failing to respond in a timely or substantive fashion might result in disciplinary action. The Bureau did not receive a response.
8. On July 17, 2019, the Bureau sent a final request for information by mail and email requesting the information listed in Paragraph 5. In addition, you were advised that your felony conviction represents grounds for the Superintendent to take administrative action against your license if the Superintendent finds that you have not been sufficiently rehabilitated to warrant the public trust. You were advised that it is your burden to show sufficient rehabilitation and that a failure to respond to the request, and other Bureau inquiries, would be cited as evidence to show that you are not sufficiently rehabilitated to warrant the public trust. To date, the Bureau has not received a response.
9. As described in Paragraphs 1 – 2, your failure to disclose your felony conviction at the time of your application for licensure represents grounds for the revocation of your insurance producer license pursuant to 24-A M.R.S. § 1420-K(1)(A) for providing incorrect, misleading, incomplete or materially untrue information in the license application.
10. As described in Paragraph 3, your felony conviction represents grounds for the Superintendent to revoke your license if the Superintendent finds that you have not been sufficiently rehabilitated to warrant the public trust. Due to your failure to provide any evidence supporting rehabilitation, as described in Paragraph 8, the Superintendent finds that you are not sufficiently rehabilitated to warrant the public trust. See 24-A M.R.S. § 1420-K(1)(F), 5 M.R.S. §§ 5301 – 5303.
11. As described in Paragraphs 3 and 4, you were the subject of a license denial and revocation, respectively. These administrative actions represent grounds for the revocation of your Maine insurance producer license pursuant to 24-A M.R.S. § 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.
12. As described in Paragraph 4, your failure to report the Virginia administrative action is a violation of 24-A M.R.S. § 1420-P and 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).

13. As described in Paragraphs 5 – 8, your failure to respond to the Bureau's inquiries is a violation of 24-A M.R.S. § 220 and 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).
14. As described in Paragraph 7, your failure to timely notify the Bureau of your change of address is a violation of 24-A M.R.S. § 1419 and 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 nonresident insurance producer license is **revoked** as of **September 26, 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 September 26, 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 or by telephone at (207) 624-8429.

August 23, 2019



Eric A. Cioppa
Superintendent of Insurance