

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

In re: Ruth C. Esquivel

**National Producer No. 17305782
Maine License No. PRN 248515
Docket No. INS-24-217**

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

NOTICE TO:

Effective as of **November 4, 2024**, 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 about July 6, 2023, your automobile was involved in an accident that resulted in an insurance claim. During the claim process, you knowingly and with intent to defraud, indicated to a relevant insurance company that you were inside the automobile at the time of the accident when in fact, you were not.
2. In a document titled "Background Statement Form" that was posted to the online Attachments Warehouse maintained by the National Association of Insurance Commissioners and dated March 15, 2024, you admitted to falsely informing a relevant insurance company, during the claim process, that you were in your automobile during the July 6, 2023 accident when in fact you were not.
3. This activity constitutes a fraudulent insurance act within the meaning of 24-A M.R.S. §2186(1)(A)(1)(c) and your admission to it is a ground for the revocation of your nonresident insurance producer license pursuant to 24-A M.R.S. §§ 2186(2) and 1420-K(1)(G).
4. On July 12, 2024, the Louisiana Department of Insurance revoked your nonresident insurance producer license.
5. The action of another state insurance regulator described in Paragraph 4 constitutes a ground for the revocation of your nonresident insurance producer license pursuant to 24-A M.R.S. § 1420-K(1)(I).

Therefore, based upon the above grounds, your Maine insurance producer license is **revoked** as of **November 4, 2024**, pursuant to 24-A M.R.S. §§ 1417 and 1420-K, subject to your right to request a hearing.

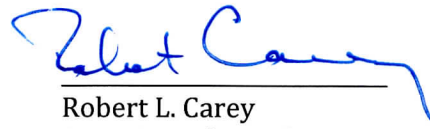
Under the Maine Insurance Code, specifically 24-A M.R.S. §1417 and §1420-K, you have the right to a hearing before the Superintendent or his designee. If you request a hearing, you will have the right to present evidence and arguments in your defense, and the staff of the Bureau of Insurance will bear 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 November 4, 2024. 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 Hank Fenton, 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 Mr. Fenton by e-mail at hancock.g.fenton@maine.gov or by telephone at (207) 624-8429.

October 3, 2024



Robert L. Carey
Superintendent of Insurance