

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

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***In re:***

**YEXZAIDA MARIA ARAUJO PALMA**

**National Producer No. 21467633**

**Maine License No. PRR507247**

**Docket No. INS-25-221**

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

***NOTICE TO YEXZAIDA MARIA ARAUJO PALMA:***

Effective as of **August 13, 2025**, 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 or around February 06, 2025, you applied for a resident producer license.
2. In that application you indicated that you resided at 14 INDIAN RIDGE ST, AUGUSTA, ME 04330-5934.
3. In that application you also confirmed that you had taken Maine's producer licensing examination remotely on January 30, 2025.
4. This examination is a pre-licensing requirement under 24-A M.R.S. § 1410.
5. To be licensed in Maine as a resident producer, with Maine as a home state, your principal place of residence or principal place of business at the time of the license application must be in the State of Maine. 24-A M.R.S. § 1420-A(2).
6. In your application you certified that the information in the application was true and correct under penalty of perjury and that "submitting false information or omitting pertinent or material information...is grounds for license revocation or denial."
7. It appears from information received by the Bureau that you were not present in the State of Maine when you took the Maine resident licensing examination.
8. On May 28, 2025 Bureau staff sent an information request to you at your Maine address on file with the Bureau, and sent an information request to you at the email address you have on file with the Bureau. As part of these communications, the Bureau requested that you provide certain information, including information that would establish that you were a Maine resident when you applied for a Maine resident producer license.
9. The Bureau was seeking this information pursuant to 24-A M.R.S. § 220(1). Your response was required within 10 business days pursuant to 24-A M.R.S. § 220(2).

10. Bureau staff received an email on June 10, 2025, at which time you reported being a resident in the State of Florida. Our staff responded by requesting completion of the original information request sent on May 28, 2025, to be submitted no later than June 20, 2025.
11. Bureau staff received a second email on June 26, 2025 which included a copy of your Florida Temporary Identification card and your Employment Authorization card.
12. You have failed to provide a substantive response to these requests for information.
13. Your failure to respond to this inquiry constitutes grounds for the revocation of your insurance producer license pursuant to 24-A M.R.S. §§ 1420-K(1)(A)(B) and 220(2).

Therefore, based upon the above grounds, your Maine insurance producer license is **revoked** as of **August 13, 2025**, pursuant to 24-A M.R.S. §§ 1417 and 1420-K, subject to your right to request a hearing.

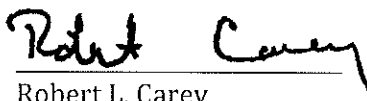
**Under the Maine Insurance Code, specifically 24-A M.R.S. §§ 1417 and 1420-K, you have the right to a hearing before the Superintendent or his designee. If you request a hearing, you will have the right to present evidence and arguments in your defense, and the staff of the Bureau of Insurance will bear the burden of proving each violation by a preponderance of the 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 August 13, 2025. 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 this act 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 Licensing Division Supervisor Tracy Cunningham, 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. Cunningham by e-mail at [Tracy.A.Cunningham@maine.gov](mailto:Tracy.A.Cunningham@maine.gov) or by telephone at (207) 624-8436.

**July 14, 2025**

  
Robert L. Carey  
Superintendent of Insurance