

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

---

***In re:***

**YENCELY GUANIPA BRACHO**

**National Producer No. 21535603**

**Maine License No. PRR511342**

**Docket No. INS- 25-237**

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

**NOTICE TO YENCELY GUANIPA BRACHO**

Effective as of **November 10, 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 March 27, 2025, you applied for a Maine resident producer license.
2. In that application, you indicated that you resided at 1375 Forest Ave Portland, ME 04103.
3. In that application, you also confirmed that you had taken Maine's producer licensing examination remotely on March 22, 2025.
4. The examination is a pre-licensing requirement under 24-A M.R.S. § 1410.
5. To be licensed in Maine as a resident producer, 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 29, 2025, Bureau staff sent an information request to you at your mailing address and email address 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 insurance 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. You failed to respond to this information request by the statutorily required deadline.
11. On July 1, 2025, you sent an email to Bureau staff from a new email address stating, "Greetings Department of Professional and Financial Regulation Bureau of Insurance State of Maine team, this email is to inform you that I moved to the state of Georgia for that reason, I wish to change the status of my license from Resident to Non-Resident, I attach the transfer form."
12. In this transfer form, you listed your residence address as 1375 Forest Ave Portland, ME 04103 and listed your new address as 211 River Park North Drive Woodstock, Georgia 30188. You additionally listed your new email address and phone number as your contact information on this form, thereby connecting yourself and this new contact information to the Maine resident insurance producer license issued on the basis of your residing at 1375 Forest Ave Portland, ME 04103.
13. On July 10, 2025, Bureau staff responded to your July 1, 2025, email and requested that you respond to the Bureau's May 29, 2025, request for information, resending a copy of the Bureau's May 29, 2025, information request.
14. On July 11, 2025, you called Bureau staff and left a voicemail requesting that your license be voluntarily terminated.
15. On July 14, 2025, Bureau staff sent an email in response to your voicemail with a voluntary termination request form and advising, "You may request voluntary termination of the license by completing the attached Voluntary Termination form. However, please note that our office may still move forward with formal revocation proceedings concerning your failure to reply to our request for information regarding the circumstances surrounding the recent issuance of your Maine resident insurance producer license." Bureau staff additionally cited M.R.S. 24-A §1417(3): "The superintendent may, after notice and opportunity for a hearing under this section, deem the license suspended or revoked of a previously licensed person who voluntarily surrendered an insurance license."
16. On July 14, 2025, you responded to this email from Bureau staff, writing, "License cancellation" and submitting a voluntary termination request form with an incomplete signature.
17. On July 15, 2025, Bureau staff responded that the voluntary termination form could not be accepted without a complete signature.
18. On July 15, 2025, you responded, "License cancellation" and sent a voluntary termination form with a complete signature to Bureau staff. This second form was accepted, and your license was voluntarily terminated effective July 15, 2025.
19. On August 8, 2025, you called Bureau staff after you encountered difficulties obtaining a resident insurance producer license in another state. During this call, you told Bureau staff that you moved to Georgia in 2024, that you had never been a Maine resident, that

you did not take the Maine insurance producer examination, that you did not submit a Maine resident insurance producer application, and that someone else must have used your name. However, you did tell Bureau staff that you were the person who submitted the request to voluntarily terminate your Maine resident insurance producer license in July 2025.

20. You had not raised this concern about identity theft in any of your prior communications with the Bureau, including your communications regarding the transfer of your Maine resident insurance producer license to Georgia, or regarding the voluntary termination of your Maine resident insurance producer license.
21. Following this August 8, 2025, email, you sent additional follow up emails and made additional follow up calls to Bureau staff while your license was being investigated, all from the new phone number and email address you had listed on your transfer request form from July 1, 2025.
22. On September 3, 2025, you sent Bureau staff copies of the reports you submitted to two law enforcement agencies alleging that your identity was stolen.
23. In your report to the first law enforcement agency, the Reporting Officer wrote, "I asked Yencely if she would like to pursue criminal charges, to which she advised no; she only wanted a report to be able to file a report through the [second law enforcement agency]."
24. In your report to the second law enforcement agency, you included the same contact information that was included on the transfer request form you submitted to the Bureau on July 1, 2025, that you used to submit your request to voluntarily terminate your license on July 15, 2025, and that you have used to communicate with Bureau staff throughout the summer (July 2025 through September 2025).
25. Your claims that another person applied for a Maine resident insurance producer license without your knowledge are not credible when you have been using the same exact contact information initially used to communicate your alleged "move" from Maine to Georgia and to request that your Maine resident insurance producer license be cancelled to also deny ever having applied for a Maine license.
26. Your provision of untrue information on your application for a Maine resident insurance producer license, your provision of untrue information in your subsequent communications with the Bureau, and your failure to substantively respond to the Bureau's May 29, 2025 inquiry constitutes grounds for the revocation of your Maine resident insurance producer license pursuant to 24-A M.R.S. §§ 1420-K(1)(A)(B)(C) and 220(2).

Therefore, based upon the above grounds, your Maine resident insurance producer license is **revoked** as of **November 10, 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**

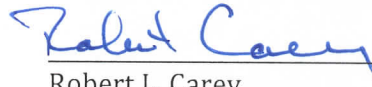
**Bureau of Insurance will bear the burden of proving each violation by a preponderance of the evidence.**

**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 November 10, 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 Attorney Courtney Burne, 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 Courtney Burne by email at [courtney.burne@maine.gov](mailto:courtney.burne@maine.gov) or by telephone at (207) 624-8451.

**October 9, 2025**



Robert L. Carey  
Superintendent of Insurance