

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

In re: KENDRYS EIZAGA GRATEROL

Docket No. INS-25-247

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

NOTICE TO KENDRYS EIZAGA GRATEROL

Effective as of **September 18, 2025**, your Maine resident insurance producer license application is **DENIED** without further formal proceedings unless you request a hearing as specified below.

The reasons for your license application denial are as follows:

1. On or around March 20, 2025, you applied for a Maine resident producer license.
2. In that application you indicated that you resided at 3 Windsor Ave, Augusta, ME 04330.
3. In that application you also confirmed that you had taken Maine's producer licensing examination remotely on March 6, 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 19, 2025, Bureau staff sent an information request to you at your Maine mailing address provided at the time of application and sent an information request to you at the email address provided at the time of application. 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) and 1425. Your response was required within 10 business days pursuant to 24-A M.R.S. § 220(2).
10. You have failed to respond to this request for information.
11. Your failure to respond to this inquiry constitutes grounds for the denial of your Maine resident 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 application is **denied** as of **September 18, 2025**, pursuant to 24-A M.R.S. §§ 1417 and 1420-K, subject to your right to request a hearing.

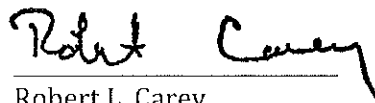
Under the Maine Insurance Code, specifically 24-A M.R.S. §§ 1417 and 1420-K, you have the right to a hearing before the Superintendent or his designee. If you request a hearing, you will have the right to present evidence and arguments in your defense, and the staff of the Bureau of Insurance will bear 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 September 18, 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 denial 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 or by telephone at (207) 624-8436.

August 18, 2025


Robert L. Carey
Superintendent of Insurance