

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

***In re:* Jean Claude Joseph**

**National Producer No. 10996422
Docket No. INS-25-258**

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

NOTICE TO JEAN CLAUDE JOSEPH:

Effective as of **December 13, 2025**, your Maine resident producer application will be **DENIED** without further formal proceedings unless you request a hearing as specified below. The reasons for your license denial are as follows:

1. You submitted an application for a resident insurance producer license to the Maine Bureau of Insurance on November 29, 2024. In response to Question 2 on the application, you indicated that you had never been named or involved as a party in an administrative proceeding.
2. In fact, you were the subject of an Order to Cease and Desist issued to you by the State of Florida on April 30, 2012. The Order to Cease and Desist concluded that you had been transacting surety insurance business in the State of Florida without a license. You were ordered to immediately cease and desist from engaging in the bail bond business or otherwise transacting insurance in Florida without being properly licensed.
3. Your failure to disclose the administrative action described in Paragraph 2 constitutes grounds for the denial of your application for nonresident insurance producer licensure pursuant to 24-A M.R.S. § 1420-K(1)(A).
4. On the application you submitted for a resident insurance producer license you indicated that you resided in Lubec, Maine. However, when asked by Bureau staff to confirm your Maine address, you stated in response that "I didn't live in Maine. I have no address in Maine."
5. You applied for a resident insurance producer license and falsely listed residence, business and mailing addresses all in Maine constituting grounds for the denial of your application for a resident insurance producer license pursuant to 24-A M.R.S. § 1420-K(1)(A).

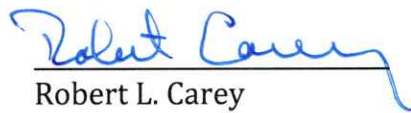
Therefore, based upon the above grounds, your application for a resident insurance producer license is denied as of **December 13, 2025**, pursuant to 24-A M.R.S. §§ 1417(1) and 1420-K, subject to your right to request a hearing. Under the Maine Insurance Code, specifically 24-A M.R.S. § 1417(1) and § 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 have the right to present evidence and arguments.

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 reasonableness of the Superintendent's denial of your Maine license application.

To request a hearing, you must notify the Bureau of Insurance in writing no later than **December 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 matter. Pursuant to 24-A M.R.S. § 213(3), this Notice from the Superintendent to you shall be deemed to have been given when deposited in a mail depository of the United States Post Office.

Any request for a hearing, as well as all other communications regarding this Notice, Order, and Opportunity for Hearing must be addressed to Bureau 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.

November 13, 2025


Robert L. Carey
Superintendent of Insurance