

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

***In re:* JAMES TERRY**

**National Producer No. 18038093
Maine License No. PRN418916
Docket No. INS-25-277**

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

NOTICE TO JAMES TERRY

Effective as of **January 14, 2026**, 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 July 23, 2025, Maine Bureau of Insurance staff sent an inquiry to you at your email address on file with the Bureau. The Bureau was seeking information pursuant to 24-A M.R.S. § 220(2). Your response was required within 10 business days in accordance with 24-A M.R.S. § 220(2). The Bureau did not receive a response.
2. On August 14, 2025, Bureau staff sent a copy of the July 23, 2025 inquiry to your email on file with the Bureau. The Bureau again did not receive a response.
3. On September 2, 2025, Bureau staff sent another copy of the July 23, 2025 inquiry to your mailing address on file with the Bureau. The Bureau still did not receive a response.
4. On October 8, 2025, Bureau staff sent an inquiry to both your mailing address and email address on file with the Bureau. This inquiry contained the same items as the July 23, 2025 inquiry and advised you that "Failure to provide a substantive response within 10 business days may result in disciplinary action, which could lead to civil penalties and the suspension or revocation of your Maine nonresident producer license." Your response was due no later than October 23, 2025.
5. To date, the Bureau has not received a response from you.
6. Your failures to respond to the Bureau's original July 23, 2025 inquiry and subsequent October 8, 2025, inquiry are grounds for the revocation of your Maine nonresident insurance producer license pursuant to 24-A M.R.S. §§ 1420-K(1)(B) and 220(2).

Therefore, based upon the above grounds, your Maine nonresident insurance producer license is **revoked** as of **January 14, 2026**, 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 January 14, 2026. 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 or by telephone at (207) 624-8451.

December 15, 2025


Robert L. Carey
Superintendent of Insurance