

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

**In re: EMMANUEL
TWAGIRAYEZU**

**National Producer No. 21327736
Maine License No. PRN497396
Docket No. INS-25-506**

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

NOTICE TO EMMANUEL TWAGIRAYEZU

Effective as of **December 5, 2025**, 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 or around September 19, 2024, you applied for a Maine resident insurance producer license.
2. In that application, you indicated that you resided at 3 Aron Dr, Apt 5, Auburn, ME 04210.
3. In that application, you also confirmed that you had taken Maine's producer licensing examination remotely on September 16, 2024.
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. On or about September 26, 2024, you requested that your Maine resident insurance producer license be transferred to a nonresident insurance producer license and provided a residence address of 5218 N Lovers Lane Rd, Apt 2, Milwaukee, WI 53225.
8. On September 27, 2024, the Bureau issued you a Maine nonresident insurance producer license.
9. 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.
10. On October 10, 2025, Bureau staff sent an inquiry to you at your mailing and email addresses 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.

11. 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).
12. On October 10, 2025, you sent an email to Bureau staff in which you wrote that you did not live in Maine, you took your Maine producer licensing examination remotely in Arizona, and that your friend had given you a Maine address to use in your Maine resident insurance producer license application.
13. Your response demonstrates that you were not a Maine resident at the time you applied for your Maine resident insurance producer license. Your response also did not fully answer all of the questions in the Bureau's October 10, 2025, inquiry.
14. Your provision of untrue information in your application for a Maine resident insurance producer license and your failure to provide a substantive response to the Bureau's inquiry constitutes grounds for the revocation of your Maine nonresident 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 nonresident insurance producer license is **revoked** as of **December 5, 2025**, pursuant to 24-A M.R.S. §§ 1417 and 1420-K, subject to your right to request a hearing.

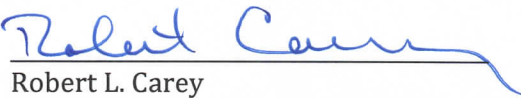
Under the Maine Insurance Code, specifically 24-A M.R.S. §§ 1417 and 1420-K, you have the right to a hearing before the Superintendent or his designee. If you request a hearing, you will have the right to present evidence and arguments in your defense, and the staff of the Bureau of Insurance will bear 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 December 5, 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 or by telephone at (207) 624-8451.

November 3, 2025


Robert L. Carey
Superintendent of Insurance