

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

In re: JOANA SIERRA

**National Producer No 20251871
Maine License No. PRN511963
Docket No. INS-26-213**

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

NOTICE TO JOANA SIERRA:

Effective as of **March 23, 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 or around August 22, 2024, you applied for a resident producer license.
2. In that application you indicated that you resided at 46 Ledge Lane, Wells, ME 04090.
3. In that application you also confirmed that you had taken Maine's producer licensing examination remotely on July 27, 2024.
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. On or about March 27, 2025, you requested that your Maine resident insurance producer license be transferred to a nonresident insurance producer license and provided a residence address of 3123 Coral Ridge Dr, Coral Springs, FL 33065.
8. On April 1, 2025, 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 producer licensing examination.
10. On December 12, 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 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 December 12, 2025, you emailed the Bureau a completed Voluntary Termination of License Request form. This email did not include any of the information requested by the Bureau in its December 12, 2025, information request.
13. On December 18, 2025, your license was terminated. Bureau staff emailed you on December 18, 2025, confirming this voluntary termination and advising that pursuant to 24-A M.R.S. §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."
14. Your failure to respond to the Bureau's December 12, 2025 inquiry constitutes grounds for the revocation of your 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 is **REVOKED** as of **March 23, 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 March 23, 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 Awale, 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 Awale by e-mail at Courtney.Awale@maine.gov or by telephone at (207) 624-8451.

February 19, 2026



Robert L. Carey
Superintendent of Insurance