

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

***In re:* RACHIDA SILVA**

**National Producer No. 21324796
Maine License No. PRR495465
Docket No. INS-26-234**

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

NOTICE TO RACHIDA SILVA

Effective as of **May 13, 2026**, your Maine resident 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 13, 2024, you applied for a Maine resident insurance producer license. In that application, you indicated that you resided at and had a business address of 1183 Central St, Leominster, ME 01453, and had a mailing address of 21445 Town Lakes Drive, Apt 335, Boca Raton, FL 33486.
2. In that application, you also confirmed that you had taken Maine’s insurance producer licensing examination remotely on September 7, 2024.
3. The examination is a pre-licensing requirement under 24-A M.R.S. § 1410.
4. 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).
5. 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.”
6. The residence and business address that you provided in your application, “21183 Central St, Leominster, ME 01453” is not a valid Maine address.
7. 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.
8. On March 2, 2026, 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 insurance producer license.

9. 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).

10. On March 2, 2026, Bureau staff received your response to the Bureau's information request. In this response, you wrote that your home address at the time you took your online examination was "21445 Town Lakes Dr, Apt 335, Boca Raton, FL 33486." This is not the residence address you provided on your Maine resident insurance producer license application.

11. In this same March 2, 2026 response, you wrote in part:

"At the time I applied for my license, I had very limited experience in the insurance industry. I was working with a group of partner agents who offered to assist me with the licensing process, including handling administrative tasks, emails, and communications on my behalf. I trusted them to manage these details correctly. I was unaware that an incorrect address had been submitted."

12. In your March 2, 2026 response, you further explained that you eventually stopped working with these partner agents, writing:

"Upon discovering that these individuals were engaging in non-compliant deals and practices, I immediately severed all professional ties with them to protect my integrity and commitment to ethical standards."

13. Also on March 2, 2026, you spoke with Bureau staff and stated that you had never been a Maine resident and said that these other agents "helped" you become licensed.

14. On March 3, 2026, the Bureau sent you a follow up inquiry asking for additional information in light of your March 2, 2026 response, including information regarding the alleged "non-compliant deals and practices" of these partner agents and how you "severed all professional ties."

15. Later on March 3, 2026, you submitted a response to this inquiry. This response did not answer any of the questions in the Bureau's March 3, 2026 inquiry.

16. On March 8, 2026, you submitted a subsequent response to the Bureau's March 3, 2026 inquiry. In this response, you wrote the following:

"All steps required for licensure were completed **independently by me**, including:

- registering for the required examination
- taking and passing the licensing examination
- completing and submitting the application through the appropriate licensing system
- providing any required personal information and documentation"

17. You further wrote in this March 8, 2026 response:

"The licensing process itself was completed **independently by me** through the official regulatory channels, including registering for the licensing examination,

taking the examination, and completing the application through the appropriate licensing system.

To the best of my knowledge, **no other individual participated in or assisted with the licensing application or examination process**, and no one submitted materials on my behalf.”

18. This response as quoted in paragraphs 16 and 17 above directly contradicts the information you provided in your March 2, 2026 response to the Bureau’s March 2, 2026 inquiry. In addition, this March 8, 2026 response did not contain substantive responses to the Bureau’s questions regarding the conduct of your partner agents.
19. Your provision of untrue information on your application for a Maine resident insurance producer license, your provision of untrue information in your responses to the Bureau’s inquiries, and your failure to provide substantive responses to the Bureau’s inquiries constitute grounds for the revocation of your Maine resident 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 resident insurance producer license is **REVOKED** as of **May 13, 2026**, pursuant to 24-A M.R.S. §§ 1417 and 1420-K, subject to your right to request a hearing.

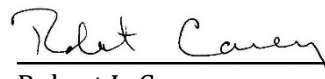
Under the Maine Insurance Code, specifically 24-A M.R.S. §§ 1417 and 1420-K, you have the right to a hearing before the Superintendent or his designee. If you request a hearing, you will have the right to present evidence and arguments in your defense, and the staff of the Bureau of Insurance will bear 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 May 13, 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 email at courtney.awale@maine.gov or by telephone at (207) 624-8451.

April 9, 2026



Robert L. Carey
Superintendent of Insurance