

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

***In re:* LAYLA NANCY ESPINEL**

**National Producer No. 20407181
Maine License No. PRN459703
Docket No. INS-26-259**

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

NOTICE TO LAYLA NANCY ESPINEL

Effective as of **June 3, 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 June 11, 2024, the South Dakota Division of Insurance denied your renewal application for a nonresident insurance producer license.
2. You did not report this administrative action taken against you by the South Dakota Division of Insurance until March 19, 2025. Pursuant to 24-A M.R.S. § 1420-P(1), you were required to report this action to the Maine Superintendent of Insurance within 30 days of the final disposition of the matter.
3. On October 4, 2024, the Delaware Department of Insurance revoked your nonresident producer license.
4. You did not report this administrative action taken against you by the Delaware Department of Insurance until March 15, 2025. Pursuant to 24-A M.R.S. § 1420-P(1), you were required to report this action to the Maine Superintendent of Insurance within 30 days of the final disposition of the matter.
5. On March 31, 2025, the Louisiana Department of Insurance revoked your nonresident producer license.
6. To date, you have not reported the administrative action taken against you by the Louisiana Department of Insurance to the Maine Superintendent of Insurance as required pursuant to 24-A M.R.S. § 1420-P(1).
7. On May 24, 2025, the Illinois Department of Insurance revoked your nonresident producer license.
8. To date, you have not reported the administrative action taken against you by the Illinois Department of Insurance to the Maine Superintendent of Insurance as required pursuant to 24-A M.R.S. § 1420-P(1).

9. On May 2, 2025, the Kansas Department of Insurance refused to renew and revoked your nonresident producer license.
10. To date, you have not reported the administrative action taken against you by the Kansas Department of Insurance to the Maine Superintendent of Insurance as required pursuant to 24-A M.R.S. § 1420-P(1).
11. On June 26, 2025, the Minnesota Department of Commerce revoked your nonresident insurance producer license.
12. To date, you have not reported the administrative action taken against you by the Minnesota Department of Commerce to the Maine Superintendent of Insurance as required pursuant to 24-A M.R.S. § 1420-P(1).
13. On August 22, 2025, the Georgia Office of Commissioner of Insurance & Safety Fire revoked your nonresident producer license.
14. To date, you have not reported the administrative action taken against you by the Georgia Office of Commissioner of Insurance & Safety Fire to the Maine Superintendent of Insurance as required pursuant to 24-A M.R.S. § 1420-P(1).
15. On December 4, 2025, the California Department of Insurance revoked your nonresident producer license.
16. To date, you have not reported the administrative action taken against you by the California Department of Insurance to the Maine Superintendent of Insurance as required pursuant to 24-A M.R.S. § 1420-P(1).
17. On January 23, 2026, Bureau staff sent an inquiry to you at your mailing address on file with the Bureau. As part of this inquiry, the Bureau requested that you provide certain information, including information regarding the above-referenced administrative actions.
18. Your response was required within 10 business days pursuant to 24-A M.R.S. § 220(2). The Bureau did not receive a response from you within this timeframe.
19. On February 20, 2026, Bureau staff sent a follow up inquiry to you at your mailing address on file with the Bureau.
20. To date, the Bureau has not received a response from you to this inquiry.
21. Your eight separate failures to report to the Superintendent administrative action taken against you by another jurisdiction within 30 days of the final disposition of the matter as required under 24-A M.R.S. § 1420-P(1) each constitute grounds for the revocation of your Maine nonresident insurance producer license pursuant to 24-A M.R.S. § 1420-K(1)(B).

22. The South Dakota Division of Insurance's denial of your nonresident producer license renewal application constitutes grounds for the revocation of your Maine nonresident insurance producer license pursuant to 24-A M.R.S. § 1420-K(1)(I).
23. The seven separate revocations of your nonresident producer license as described in paragraphs 3 through 16 above each constitute grounds for the revocation of your Maine nonresident insurance producer license pursuant to 24-A M.R.S. § 1420-K(1)(I).
24. Your failure to respond to the Bureau's January 23, 2026 inquiry constitutes 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 **June 3, 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 June 3, 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.

May 4, 2026


Robert L. Carey
Superintendent of Insurance