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

In re: QAISER ABBAS NAQVI **National Producer No. 20404440** **Maine License No. PRN467174** **Docket No. INS-26-273**	**LICENSE REVOCATION NOTICE, ORDER, and OPPORTUNITY FOR HEARING**

NOTICE TO QAISER ABBAS NAQVI

Effective as of **August 17, 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 August 14, 2025, the Pennsylvania Insurance Department revoked your nonresident insurance producer license.

2. This revocation was based on your being terminated for cause from an insurer for submitting 95 insurance policy applications for consumers without their knowledge or consent and your being terminated for cause from another insurer for submitting applications without consumer knowledge or consent. This conduct violated multiple Pennsylvania laws.

3. To date, you have not reported the administrative action taken against you by the Pennsylvania Insurance Department to the Maine Superintendent of Insurance as required pursuant to 24-A M.R.S. § 1420-P(1).

4. On March 21, 2026, the Colorado Division of Insurance denied your application for a nonresident insurance producer license.

5. This Denial was based on multiple factors, including your failure to demonstrate that you are competent, trustworthy, of good moral character, and of good business reputation; the use of fraudulent, coercive, or dishonest practices or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the State of Colorado or elsewhere; your failure to report administrative action taken against you in another jurisdiction, and; your failure to respond to the Colorado Division of Insurance's inquiry. This conduct violated multiple Colorado laws.

6. To date, you have not reported the administrative action taken against you by the Colorado Division of Insurance to the Maine Superintendent of Insurance as required pursuant to 24-A M.R.S. § 1420-P(1).

7. On January 29, 2026, the Bureau received notification that you had been terminated for cause from UnitedHealthcare and its affiliates effective December 18, 2024 for submitting enrollment applications without consumers' consent and fabricating call recordings.

8. On April 16, 2026, Bureau staff sent an inquiry to you at your mailing address and email 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 termination for cause.

9. Your response was required within 10 business days pursuant to 24-A M.R.S. § 220(2).

10. On April 29, 2026, you requested an extension to respond to the Bureau's inquiry. You were granted an extension until no later than May 8, 2026 to respond to the Bureau's inquiry.

11. To date, the Bureau has not received a response from you to this inquiry.

12. On June 15, 2026, the West Virginia Offices of the Insurance Commissioner revoked your nonresident insurance producer license and assessed a civil penalty and fees totaling $3,043.15.

13. This revocation was based on the conduct described in the Pennsylvania Insurance Department's revocation order and the revocation of your Pennsylvania nonresident insurance producer license. This conduct violated numerous West Virginia laws.

14. The Pennsylvania Insurance Department's revocation of your nonresident insurance producer license constitutes grounds for the revocation of your Maine nonresident insurance producer license pursuant to 24-A M.R.S. § 1420-K(1)(I).

15. The Colorado Division of Insurance's denial of your nonresident insurance producer license application constitutes grounds for the revocation of your Maine nonresident insurance producer license pursuant to 24-A M.R.S. § 1420-K(1)(I).

16. The West Virginia Offices of the Insurance Commissioner's revocation of your nonresident insurance producer license constitutes grounds for the revocation of your Maine nonresident insurance producer license pursuant to 24-A M.R.S. § 1420-K(1)(I).

17. Your failures to report to the Superintendent administrative action taken against you by the Pennsylvania Insurance Department, the Colorado Division of Insurance, and the West Virginia Offices of the Insurance Commissioner 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).

18. The conduct described in paragraphs 2, 5, and 13 above demonstrates your use of fraudulent, coercive or dishonest practices, and demonstrates incompetence, untrustworthiness and financial irresponsibility in the conduct of business in this State or elsewhere. Each instance of this conduct violates 24-A M.R.S. § 1420-K(1)(H).

19. The conduct described in paragraphs 2, 5, and 13 above additionally demonstrates your violations of multiple insurance laws in multiple states. Each instance of this conduct violates 24-A M.R.S. § 1420-K(1)(B).

20. The conduct described in paragraph 7 above demonstrates your use of fraudulent, coercive or dishonest practices, and demonstrates incompetence, untrustworthiness and financial irresponsibility in the conduct of business in this State or elsewhere. Each instance of this conduct violates 24-A M.R.S. § 1420-K(1)(H).

21. Your failure to respond to the Bureau's April 16, 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 **August 17, 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 August 17, 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.

July 17, 2026

Timothy N. Schott
Acting Superintendent of Insurance