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

In re: **WASIFA BIBI NAQVI** **National Producer No. 20745771** **Maine License No. PRN495675** **Docket No. INS-26-274**	**LICENSE REVOCATION NOTICE, ORDER, and OPPORTUNITY FOR HEARING**

NOTICE TO WASIFA BIBI 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 November 3, 2025, UnitedHealthcare notified the Maine Bureau of Insurance that your appointments with the insurer and its affiliates were terminated for cause effective October 27, 2025 for enrolling individuals in plans without their consent and providing fabricated call recordings to an investigator.

2. On April16, 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.

3. 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).

4. 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.

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

6. On May 21, 2026, Humana notified the Bureau that your appointment had been terminated for cause due to your engaging in fraudulent or dishonest acts in multiple states.

7. On June 26, 2026, the Bureau sent an additional inquiry to you at your mailing address and email address on file with the Bureau. As part of this inquiry, the Bureau again requested that you provide certain information regarding your previous termination for cause from UnitedHealthcare and its affiliates and that you also provide information regarding the above-referenced termination for cause from Humana.

8. 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).

9. You have failed to respond to this additional inquiry.

10. The Bureau has received information that at least one Maine consumer who had an application submitted to Humana did not want coverage through Humana and did not submit or authorize you to submit an application to this insurer.

11. The conduct described in paragraph 1 above demonstrates your use of fraudulent, coercive, and dishonest practices and demonstrates incompetence, untrustworthiness, and financial irresponsibility in the conduct of business in this state or elsewhere. Each instance of this conduct constitutes grounds for the revocation of your Maine nonresident insurance producer license pursuant to 24-A M.R.S. § 1420-K(1)(H).

12. 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).

13. The conduct described in paragraph 6 above demonstrates your use of fraudulent, coercive, and dishonest practices and demonstrates incompetence, untrustworthiness, and financial irresponsibility in the conduct of business in this state or elsewhere. Each instance of this conduct constitutes grounds for the revocation of your Maine nonresident insurance producer license pursuant to 24-A M.R.S. § 1420-K(1)(H).

14. Your failure to respond to the Bureau's June 26, 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).

15. The conduct described in paragraph 10 above demonstrates your use of fraudulent, coercive, and dishonest practices and demonstrates incompetence, untrustworthiness, and financial irresponsibility in the conduct of business in this state or elsewhere. This conduct constitutes grounds for the revocation of your Maine nonresident insurance producer license pursuant to 24-A M.R.S. § 1420-K(1)(H).

16. The conduct described in paragraph 10 above additionally demonstrates that you forged another's name to an application for insurance or to a document related to an insurance transaction. This conduct constitutes grounds for the revocation of your Maine nonresident insurance producer license pursuant to 24-A M.R.S. § 1420-K(1)(J).

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