

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

In re: Eric Munyarugamba

**National Producer No. 21500739
Maine License No. PRR509469
Docket No. INS-26-251**

AMENDED NOTICE OF HEARING

The Hearing Officer in the above-captioned matter issues this Amended Notice of Hearing in response to a Request for Clarification from the Maine Bureau of Insurance to include a citation to the definition of “resident” and to clarify the specific applicable provisions of 24-A M.R.S. § 1420-K. The Amended Notice also changes the arrangement of information to clarify the issues to be addressed at the hearing.

I. PENDING PROCEEDING AND HEARING

Notice is hereby given that a hearing in this matter will be held at 2:00 p.m. (ET) on May 11, 2026, in the Central Conference Room at the Maine Bureau of Insurance in the Department of Professional & Financial Regulation Building, 76 Northern Avenue, Gardiner, Maine. The Respondent, Eric Munyarugamba, may appear remotely.

On April 9, 2026, Maine Bureau of Insurance Superintendent Robert L. Carey issued an Order revoking Eric Munyarugamba’s resident insurance producer license. The Superintendent’s Order was subject to Mr. Munyarugamba’s ability to request a hearing in this matter. Mr. Munyarugamba timely requested a hearing on April 13, 2026.

The purpose of the hearing will be to consider whether the conduct of Mr. Munyarugamba warrants a revocation of his Maine resident producer license. If the allegations made by the Maine Bureau of Insurance are proven by a preponderance of the evidence, the hearing officer may take any action regarding Mr. Munyarugamba’s resident producer license, as permitted by 24-A M.R.S. § 1417(1), including revocation. Pursuant to 24-A M.R.S. § 230(2) the Superintendent of Insurance is required to give 14 days advanced written notice of proceedings of this nature.

The hearing will be held pursuant to 24-A M.R.S. § 229. Pursuant to 24-A M.R.S. § 210, the Superintendent has appointed Bureau of Insurance Senior Staff Attorney Stacy Bergendahl to serve as hearing officer, with full decision-making authority. The hearing

shall be conducted in accordance with the procedures set forth in the Maine Administrative Procedure Act, 5 M.R.S. §§ 9051–9064, the Maine Insurance Code, 24-A M.R.S. §§ 229–236 and Maine Bureau of Insurance Rule Chapter 350.

The issues to be considered at the hearing are that:

1) Whether at the time of application for a resident producer license and at the time of taking the licensing examination for a Maine resident producer license, Mr. Munyarugamba did not reside in Maine, as is required by 24-A M.R.S. § 1420-A(2), noting that 24-A M.R.S. § 1402(12) defines “resident” with respect to an individual as “domiciled in this State” or “whose principal place of business is located in this State”;

2) Whether Mr. Munyarugamba falsely certified that the information listed in the application including his place of address was true and correct under penalty of perjury in violation of 24-A M.R.S. § 1420-E (1);

3) Whether the Bureau sent an information request on March 16, 2026 and that Mr. Munyarugamba failed to respond to this request within 10 business days of receipt of the request as required by 24-A M.R.S. § 220(2); and

4) Whether the violations described in the order constitute grounds for revocation of a Maine resident insurance producer license pursuant to § 24-A M.R.S. §§ 1417 and 1420-K(1)(A) and (B).

II. PARTIES; INTERVENTION; HEARING PARTICIPATION

Eric Munyarugamba is designated a party to the proceeding.

Any other person wishing to intervene as a party in the proceeding shall file an application in writing with the hearing officer no later than 10 days prior to the date of the scheduled hearing. Applicants should either hand deliver their intervention applications to the attention of Paige Courtney at the offices of the Bureau of Insurance, 76 Northern Avenue, Gardiner, Maine, or email them to Paige.H.Courtney@maine.gov or mail them to the hearing officer at the following address:

Stacy Bergendahl, Senior Staff Attorney
Attn: Paige Courtney
Docket No. INS-26-251

Bureau of Insurance
Maine Department of Professional and Financial Regulation
#34 State House Station
Augusta, Maine 04333-0034

The hearing officer will grant late intervention applications only upon a compelling demonstration of good cause. Persons should seek intervention only if they are willing to undertake the responsibilities placed upon parties to an adjudicatory proceeding under Maine law and Insurance Rule Chapter 350.

An applicant claiming intervention as of right pursuant to 5 M.R.S. § 9054(1) shall include in the application a statement either explaining how the applicant is or may be, or is a member of a class that is or may be, substantially and directly affected by the proceeding or identifying the applicant as an agency of federal, state, or local government. Applications for permissive intervention pursuant to 5 M.R.S. § 9054(2) shall contain a statement explaining and substantiating the applicant's interest in the proceeding.

Any party or participant that opposes an application for intervention shall file a statement in opposition with the hearing officer no later than 5 days prior to the date of the scheduled hearing. The hearing officer in her discretion may rule on an intervention application at any time, without waiting for any statements in opposition.

Bureau staff are permitted to participate in this hearing pursuant to the Administrative Procedure Act and Bureau rules, including presenting evidence, examining witnesses and presenting arguments, and may have the assistance of an Assistant Attorney General. Bureau staff will facilitate Mr. Munyarugamba's remote participation through electronic means.

III. DOCUMENT EXCHANGES, RIGHT TO BE REPRESENTED BY COUNSEL

If either Mr. Munyarugamba, any other party, or Bureau staff intends to present evidence or testimony not currently contained in the record of Mr. Munyarugamba's alleged conduct, Mr. Munyarugamba, any other party, or Bureau staff must file that information with the hearing officer and exchange that information at least 5 days prior to the date of the hearing, unless an exception is granted by the hearing officer.

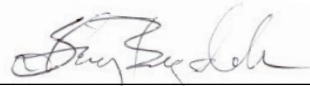
Parties are entitled to be represented by counsel, to present evidence and to examine all witnesses. A party's failure to attend the hearing may result in a disposition by default with respect to that party.

Persons who need reasonable accommodation(s) and/or auxiliary aids and services for effective communication and participation in this hearing should make their needs known to Paige Courtney at (207) 624-8495 or Paige.H.Courtney@maine.gov sufficiently in advance of the hearing so that appropriate arrangements can be made (at least one week before the hearing).

Persons who need interpretation services for effective communication and participation in this hearing should make their needs known to Paige Courtney at (207) 624-8495 or Paige.H.Courtney@maine.gov sufficiently in advance of the hearing so that appropriate arrangements can be made (at least one week before the hearing).

PER ORDER OF THE SUPERINTENDENT OF INSURANCE

May 5, 2026



Stacy L. Bergendahl
Senior Staff Attorney
Maine Bureau of Insurance

cc: Eric Munyarugamba, Courtney Awale, Lisa Wilson