

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

**IN RE:**

**CATHERINE B. JALBERT  
National Producer # 5119591  
Maine License # PRN 79350**

**Docket No. INS-07-500**

**DECISION AND ORDER  
REVOKING  
INSURANCE PRODUCER  
LICENSE**

**INTRODUCTION**

1) This matter is before the Superintendent of Insurance, after notice and opportunity for hearing, pursuant to a Petition to REVOKE the nonresident insurance producer license of Catherine B. Jalbert, dated September 4, 2007, and filed by the Staff of the Maine Bureau of Insurance.

2) The Maine Insurance Code regulates persons who offer or sell insurance products in the State of Maine. The Superintendent of Insurance has jurisdiction over this matter pursuant to the Insurance Code generally, Title 24-A Maine Revised Statutes Annotated, and in particular, 24-A M.R.S.A. §§211, 1417, 1420-K, and §1420-G.

**FINDINGS OF FACT**

3) Catherine B. Jalbert is licensed in Maine as a nonresident insurance producer. Her license number in Bureau records is PRN 79350. Her National Producer Registry Number is 5119591.

4) Ms. Jalbert's last known address, as specified in Bureau of Insurance license records, is:

24 Jefferson Street  
Barre, VT 05641

5) Ms. Jalbert's resident producer license has been suspended since 2003 in Vermont and she was also the subject of a Vermont administrative order to cease and desist from all insurance activity, based upon an insurer report demonstrating lack of fitness or trustworthiness due to forgery. According to the National Insurance Producer Registry, her home state license remains inactive as of the date of this Order.

6) The Bureau provided notice by both U.S. regular and Certified Mail to Ms. Jalbert of the Petition to revoke, and provided opportunity for

hearing, directed to her business address of record, in accordance with the requirements of 24-A M.R.S.A. §213.

7) The mailed notices were returned as undeliverable, and the Bureau has no updated business address of record to which to redirect the mailing. According to the National Producer database and the Bureau's license records, Ms. Jalbert maintains no active home state license nor company appointments; however, her Maine license remains in effect under 24-A M.R.S.A. §1416-A until revoked or otherwise terminated by the Superintendent.

8) Ms. Jalbert has not requested a hearing on this matter, and the time period allotted for the filing of any such request has expired.

### **CONCLUSIONS OF LAW**

#### **SUSPENSION OR REVOCATION IN ANOTHER STATE AS STATUTORY BASIS FOR REVOCATION IN MAINE**

9) Under 24-A M.R.S.A. §1417 and §1420-K(1)(I), the Superintendent may, after notice and opportunity for hearing, revoke a producer's license based upon: "Having an insurance producer license, or its equivalent, denied, suspended or revoked in any other state, province, district or territory"

10) The suspension of Ms. Jalbert's Vermont resident insurance producer license establishes statutory grounds for revoking her Maine nonresident insurance producer license under 24-A M.R.S.A. §1417 and §1420-K(1)(I).

#### **INELIGIBILITY TO MAINTAIN NONRESIDENT LICENSE IN MAINE DUE TO NOT MAINTAINING ACTIVE HOME STATE LICENSE**

11) Under 24-A M.R.S.A. §1417 and §1420-G(1)(A), a person may only be issued a nonresident producer license if, among other qualifications, that person is currently licensed as a resident and in good standing in that person's home state.

12) Ms. Jalbert does not currently maintain an active home state license in good standing, and accordingly is ineligible to maintain a nonresident insurance producer license in Maine.

### **ORDER REVOKING LICENSE of CATHERINE B. JALBERT**

The Superintendent of Insurance, after notice and opportunity for hearing, hereby finds that the suspension of Catherine B. Jalbert's Vermont resident insurance producer license establishes statutory grounds for revoking her Maine nonresident insurance producer license, and that Ms. Jalbert does not currently maintain an active home state license in good standing and accordingly is ineligible to maintain a nonresident insurance producer license in Maine, as more specifically stated in the above Findings of Fact and Conclusions of Law.

Therefore, the insurance producer license of **Catherine B. Jalbert**, # PRN 79350, is hereby **REVOKED** pursuant to 24-A M.R.S.A. §§1417, 1420-G and 1420-K.

The effective date of this Order is November 7, 2007.

### **NOTICE OF APPEAL RIGHTS**

This Decision and Order is a final agency action of the Superintendent of Insurance within the meaning of the Maine Administrative Procedures Act. It is appealable to the Superior Court in the manner provided in 24-A M.R.S.A. §236, 5 M.R.S.A. §11001, *et seq.*, and M.R.Civ.P. 80C. Any party to the proceeding may initiate an appeal within thirty (30) days after receiving this notice. Any aggrieved non-party whose interests are substantially and directly affected by the Decision and Order may initiate an appeal within forty (40) days of the issuance of this Decision and Order. There is no automatic stay pending appeal; application for stay may be made in the manner provided in 5 M.R.S.A. §11004.

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MILA KOFMAN  
SUPERINTENDENT OF INSURANCE