

**STATE OF MAINE
BUREAU OF INSURANCE**

**In re:
MORRIS INSURANCE SERVICES, INC.
Maine License # AGR12201**

**Docket No. INS-10-247
CONSENT AGREEMENT**

This document is a Consent Agreement authorized by Title 10 M.R.S.A. § 8003(5), entered into among Morris Insurance Services, Inc., a Maine corporation; the Superintendent of the Maine Bureau of Insurance; and the Maine Office of the Attorney General. Its purpose is to resolve, in lieu of an adjudicatory proceeding, violations of the Insurance Code for which the Superintendent may impose discipline pursuant to Title 24-A M.R.S.A. § 1417(1) and § 1420-K(1)(A).

STATEMENT OF FACTS

1. The Superintendent of Insurance is the official charged with administering and enforcing Maine's insurance laws and regulations, and the Bureau of Insurance is the administrative agency with such jurisdiction. The Superintendent has jurisdiction over this matter pursuant to the Insurance Code generally, Title 24-A Maine Revised Statutes, in particular, 24-A M.R.S. §§ 12-A, 211, and 229, as well as other provisions.
2. Morris Insurance Services, Inc. has been licensed in Maine as a resident insurance producer business entity since 1982. Its Maine Producer Business Entity License Number is AGR12201.
3. By e-mail on October 14, 2010 in response to a question from Bureau of Insurance staff regarding unreported actions, Morris Insurance Services, Inc. disclosed that it had entered into a settlement agreement dated February 13, 2009 with the Commonwealth of Massachusetts Division of Insurance to resolve issues pertaining to Morris Insurance Services, Inc.'s late renewal of its license in Massachusetts.

CONCLUSIONS OF LAW

4. Title 24-A M.R.S.A. § 1420-P, producer licensees, including business entities, must report administrative actions to the Superintendent within 30 days of final disposition. Morris Insurance Services, Inc. failed to report the February 2009 Massachusetts action until October 2010, thereby violating § 1420-P.
5. Violating any insurance laws constitutes grounds for denial of the license application, revocation of the license, or other appropriate action, including the imposition of a civil penalty, under 24-A M.R.S.A. § 1420-K(1)(B).

COVENANTS

6. Morris Insurance Services, Inc., the Maine Superintendent of Insurance, and the Maine Office of the Attorney General agree to the following.

7. This Consent Agreement is entered into in accordance with 10 M.R.S.A. § 8003(5)(B) and is enforceable by an action in the Superior Court.

8. This Consent Agreement is not subject to appeal. Morris Insurance Services, Inc. waives any further hearings or appeals regarding the matters that are the subject of this Consent Agreement.

9. At the time of executing this Consent Agreement, Morris Insurance Services, Inc. will remit to the Maine Bureau of Insurance a civil penalty in the amount of \$500.00, payable to the Treasurer of the State of Maine.

10. Morris Insurance Services, Inc. will promptly report any matters to the Maine Bureau of Insurance during all times to the extent such reporting is required under the Maine Insurance Code, and will comply in all other respects with the provisions of the Maine Insurance Code, as applicable.

11. Morris Insurance Services, Inc. acknowledges that this Agreement will constitute a public record within the meaning of 1 MRSA § 402, and will be available for public inspection and copying as provided for by 1 MRSA § 408, and will be reported to the NAIC “RIRS” database.

12. In consideration of the licensee’s execution of and compliance with the terms of this Consent Agreement, the Superintendent of the Maine Bureau of Insurance and the Office of the Attorney General agree to forgo pursuing further disciplinary measures or other civil or administrative sanction available under the Maine Insurance Code for the specific actions described in this Consent Agreement, other than those agreed to herein. However, should Morris Insurance Services, Inc. violate this Consent Agreement, it may be subject to any available legal remedy for the violation, including without limitation the suspension or revocation of all licenses issued under the Maine Insurance Code.

13. Nothing in this Agreement shall affect the rights or interests of any person who is not a party to this Agreement.

MORRIS INSURANCE SERVICES, INC.

Dated: _____, _____

By: (printed name)

Its: _____

THE MAINE SUPERINTENDENT OF INSURANCE

Dated: _____, _____

Mila Kofman, Superintendent

FOR THE OFFICE OF THE ATTORNEY GENERAL

Dated: _____, _____

Assistant Attorney General

(printed name)