

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

In re:

**ADAM D. APPELL
Maine License No. PRN167066
National Producer No. 14074260

Docket No. INS-11-200**

**LICENSE REVOCATION
NOTICE, ORDER,
and
OPPORTUNITY FOR
HEARING**

NOTICE TO ADAM D. APPELL:

Effective as of March 21, 2011, your Maine nonresident insurance producer license will be REVOKED without further formal proceedings unless you request a hearing as specified below.

The reasons for license revocation are as follows:

1. You failed to disclose three criminal convictions when you became licensed in Maine in June, 2009 and falsely responded "No" to the license application's question concerning whether you had "ever been convicted of, or are you currently charged with, committing a crime, whether or not adjudication was withheld," which constitutes grounds for revocation of your Maine license under 24-A M.R.S. §1420-K(1)(A) for providing incorrect, misleading, incomplete or materially untrue information in the license application, and 24-A M.R.S. §1420-K(1)(C) for obtaining a license through misrepresentation or fraud. The three convictions you failed to disclose were:
 - a. A conviction in Iowa of Theft, 2d Degree (possession of stolen property) in 2005;
 - b. A conviction in Iowa of Forgery in 2005; and
 - c. A conviction in Iowa of Theft, 5th Degree in 2007.
2. The State of California denied your application for a producer license on April 22, 2010 based upon your criminal history. The California denial constitutes grounds for revocation of your Maine license under 24-A M.R.S. §1420-K(1)(I) for having an insurance producer license, or its equivalent, denied, suspended or revoked in any other state, province, district or territory.
3. The Commonwealth of Virginia revoked your producer license on October 21, 2010 for having provided materially incorrect, misleading, incomplete or untrue information in your application. The Virginia revocation constitutes grounds for revocation of your Maine license

under 24-A M.R.S. §1420-K(1)(I) for having an insurance producer license, or its equivalent, denied, suspended or revoked in any other state, province, district or territory.

4. You have failed to report the Virginia license revocation to the Maine Superintendent of Insurance as required by 24-A M.R.S. §1420-P(1), which also constitutes grounds for revocation of your Maine license under 24-A M.R.S. §1420-K(1)(B), for violating insurance laws.

Therefore, based upon the above grounds, your Maine insurance producer license is **revoked** as of March 21, 2011 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 her 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 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 March 21, 2011. If you do not file a written request for a hearing within 30 days from the time you know or reasonably should have known of the intended revocation of your license, you will lose your right to request a hearing on this matter, and your license revocation will be final and entered into Bureau records, in accordance with this 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 Bureau staff Attorney Arthur G. Hosford, Jr., Bureau of Insurance, #34 State House Station, Augusta, ME 04333-0034. You may also reach Attorney Hosford by e-mail at arthur.g.hosford.jr@maine.gov or telephone at 207 624-8429.

February 7, 2011

MILA KOFMAN, Superintendent