

**STATE OF MAINE  
BUREAU OF INSURANCE**

**In re:  
Jason Michael Keip  
Maine License # PRN 184741  
National Producer # 15884084**

**Docket No. INS-11-210  
CONSENT AGREEMENT**

This document is a Consent Agreement authorized by Title 10 M.R.S. § 8003(5), entered into among Jason Michael Keip, a resident of Wisconsin; the Maine Superintendent and 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. §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. Jason Michael Keip has been licensed in Maine as a nonresident insurance producer with Travel Accident and Baggage insurance authority since November 18, 2010. His Maine Producer Number is PRN 184741. His National Producer Number is 15884084.

3. When Mr. Keip applied for a Maine Nonresident Producer License, he answered "No" to the background question on the application regarding whether he had ever been convicted of, or was currently charged with, any crime.

4. The application included Mr. Keip's "Certification and Attestation" with the statement:

"I hereby certify that, under penalty of perjury, all of the information submitted in this application and attachments is true and complete. I am aware that submitting false information or omitting pertinent or material information in connection with this application is grounds for license revocation or denial of the license and may subject me to civil or criminal penalties."

5. Upon review of the application, and in reliance upon the representations made in it, staff of the Maine Bureau of Insurance routinely approved Mr. Keip's application and issued the producer license.

6. In August 2011, Mr. Keip advised the Bureau that in June 2010, before he had applied for licensing, he had in fact been arrested in Wisconsin for Domestic Abuse, a Class B

Misdemeanor, and Disorderly Conduct, a Class B Misdemeanor. He was later convicted, and sentenced in July 2011.

7. In response to an e-mail question from Bureau staff regarding why he did not disclose the then-pending charge in his 2010 application, Mr. Keip did not respond to the issue of failing to disclose charges, merely stating that he had not yet been convicted when he applied, and had been awaiting final judgment at that time.

### **CONCLUSIONS OF LAW**

8. The application form's disclosure questions specifically require disclosure of criminal matters, including any pending charges. Mr. Keip obtained his license in 2010 based in part upon incorrect, misleading, incomplete or materially untrue information in his Maine application for nonresident producer licensing, by failing to disclose the misdemeanors with which he was currently charged when he applied, and certifying that the information was true and complete.

9. The provision of incorrect, misleading, incomplete or materially untrue information in a license application 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. §1420-K(1)(A).

### **COVENANTS**

10. Jason Michael Keip, the Maine Superintendent of Insurance, and the Maine Office of the Attorney General agree to the following.

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

12. This Consent Agreement is not subject to appeal. Mr. Keip waives any further hearings or appeals regarding the matters that are the subject of this Consent Agreement.

13. At the time of executing this Consent Agreement, Mr. Keip 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.

14. Mr. Keip will promptly report any matters to the Maine Bureau of Insurance during all times as he is licensed through the Bureau, 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.

15. Mr. Keip understands and acknowledges that this Agreement will constitute a public record within the meaning of 1 M.R.S. § 402, and will be available for public inspection and copying as provided for by 1 M.R.S. § 408, and will be reported to the NAIC "RIRS" database.

16. In consideration of the licensee's execution of and compliance with the terms of this Consent Agreement, the Superintendent of Insurance, the Bureau of Insurance, and Office of the Attorney General agree to forgo pursuing further disciplinary measures or other civil or administrative sanctions available under the Maine Insurance Code for the specific conduct described in this Consent Agreement, other than those agreed to herein. However, should Mr. Keip violate this Consent Agreement, he 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.

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

**Jason Michael Keip**

Dated: \_\_\_\_\_, \_\_\_\_\_

\_\_\_\_\_  
Jason Michael Keip

**THE MAINE SUPERINTENDENT OF INSURANCE**

Dated: \_\_\_\_\_, \_\_\_\_\_

\_\_\_\_\_  
Eric A. Cioppa, Acting Superintendent

**FOR THE OFFICE OF THE ATTORNEY GENERAL**

Dated: \_\_\_\_\_, \_\_\_\_\_

\_\_\_\_\_  
**Assistant Attorney General**

\_\_\_\_\_  
(printed name)