

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

In re:

ALLAN SAGES
Maine License No. PRN96853
National Producer No. 7706017

Docket No. INS-14-213

LICENSE REVOCATION
NOTICE, ORDER,
and
OPPORTUNITY FOR
HEARING

NOTICE TO ALLAN SAGES:

Effective as of **June 27, 2014**, 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. The Commonwealth of Kentucky revoked your producer license on December 27, 2013, for (i) failing to disclose two criminal convictions on your licensing and renewal applications; (ii) failing to respond to the Insurance Department's requests; and (iii) fraudulent, coercive, or dishonest practices relating to your submission of fraudulent applications under another agent's writing number. The Kentucky revocation constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(B), for violating insurance laws, and § 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.
2. The Commonwealth of Virginia revoked your producer license on January 23, 2014, for (i) failing to report a number of criminal charges/convictions on your license application; and (ii) failing to promptly provide the Insurance Commission with the records it requested. The Virginia revocation constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(B), for violating insurance laws, and § 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 State of Arkansas revoked your producer license on April 8, 2014, for (i) failing to disclose a criminal conviction on your license application; and (ii) failing to provide a written response to the Insurance Department's inquiry within 30 days. The Arkansas revocation constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(B), for violating insurance laws, and § 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 failed to report the Kentucky, Virginia, and Arkansas revocations 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.
5. The State of Connecticut revoked your producer license on May 13, 2014, for (i) failing to disclose two criminal convictions on your license application; and (ii) failing to respond to or comply with the Insurance Department's correspondence. The Connecticut revocation constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(B), for violating insurance laws, and § 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.

Therefore, based upon the above grounds, your Maine insurance producer license is **revoked** as of **June 27, 2014**, 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 his 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 June 27, 2014. 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 revocation of your license through this Notice and Order, you will lose your right to request a hearing on this license revocation 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 Kristina M. Balbo, Bureau of Insurance, #34 State House Station, Augusta, ME 04333-0034. You may also reach Attorney Balbo by e-mail at kristina.m.balbo@maine.gov or by telephone at (207) 624-8429.

May 23, 2014



Eric A. Cioppa
Superintendent of Insurance