

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

*In re:*

**SAMANTHA SPENNY**  
**Maine License No. PRN107426**  
**National Producer No. 7356611**

**Docket No. INS-14-229**

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

**NOTICE TO SAMANTHA SPENNY:**

Effective as of **August 22, 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. On October 28, 2013, you were terminated for cause from your appointments with Metropolitan Property and Casualty Company and Metropolitan Casualty Insurance Company. MetLife alleged that you were terminated because you (i) added a multi-line policy (life insurance) discount to an auto policy for a customer who stated he did not have a MetLife life insurance policy; and (ii) falsified an auto policy application (prior policy number and lapse date) in order to have a policy issued with no down payment.
2. Your actions at MetLife that led to your termination for cause constitute grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(H), for using fraudulent, coercive or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in the State of Maine or elsewhere.
3. The State of Minnesota revoked your license on January 31, 2014, based on allegations that you (i) misrepresented the terms of an insurance application; (ii) have been the subject of a fine in other states; and (iii) failed to timely report a criminal prosecution. The Minnesota 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. The State of North Dakota revoked your license on March 10, 2014, for (i) the actions that led to your termination for cause from MetLife; and (ii) your failure to timely respond to the Department's request for information. The North Dakota 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

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insurance producer license, or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory.

5. The State of Iowa imposed a civil penalty of \$250, along with \$150 in administrative costs, against you on March 24, 2014, for your failure to timely respond to the Insurance Department's request for information and to cooperate with its investigation. The Iowa penalty constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(B), for violating insurance laws.
6. The State of Delaware imposed a civil penalty of \$500 against you on May 2, 2014, for you failure to timely report an administrative action taken by another jurisdiction. The Delaware penalty constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(B), for violating insurance laws.
7. The State of Utah imposed a civil penalty of \$500 against you on May 29, 2014, for your failure to timely respond to the Insurance Department's request for information. The Utah penalty constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(B), for violating insurance laws.
8. You failed to timely report the administrative actions taken against you in Minnesota and North Dakota, as described in Paragraphs 3 and 5. This failure 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 **August 22, 2014**, pursuant to 24-A M.R.S. §§1417 and 1420-K, subject to your right to request a hearing.

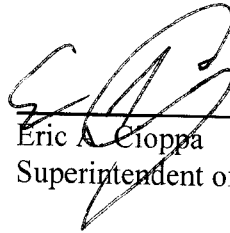
**Under the Maine Insurance Code, specifically 24-A M.R.S. §1417 and §1420-K, you have the right to a hearing before the Superintendent or his designee. If you request a hearing, you will have the right to present evidence and arguments in your defense, and the staff of the Bureau of Insurance will bear 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 August 22, 2014. If you do not file a written request for a hearing within 30 days from the time you knew 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 Licensing Attorney Kristina M. Balbo, Bureau of Insurance, #34 State House Station, Augusta, Maine 04333-0034 (for US Postal Service deliveries) or 76 Northern Avenue, Gardiner, Maine 04345 (for private carrier deliveries, such as FedEx or UPS). You may also reach Attorney Balbo by e-mail at [kristina.m.balbo@maine.gov](mailto:kristina.m.balbo@maine.gov) or by telephone at (207) 624-8429.

July 17, 2014



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Eric A. Cioppa  
Superintendent of Insurance