

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

In re:

LOUIS HOWELLS
Maine License No. PRN195735
National Producer No. 9700530

Docket No. INS-14-232

LICENSE REVOCATION
NOTICE, ORDER,
and
OPPORTUNITY FOR
HEARING

NOTICE TO LOUIS HOWELLS:

Effective as of **September 4, 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 Virginia revoked your license on May 9, 2013, for your (i) misrepresenting the benefits, advantages, conditions or terms of an insurance policy; (ii) making, publishing, disseminating, circulating, or placing before the public an advertisement, announcement or statement containing an assertion, representation or statement relating to the business of insurance which was untrue, deceptive, or misleading; and (iii) claiming to be an authorized agent of a particular insurer when you were not appointed with such insurer. 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.
2. The State of Florida placed you on probation for 1 year and imposed a \$1,500 penalty against you on February 27, 2014, for your failure to timely report the Virginia revocation. The Florida probation and penalty constitute grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(B), for violating insurance laws.
3. You failed to timely report the administrative action taken against you in Virginia and Florida 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.
4. Your actions described in Paragraph 1 also constitute grounds for revocation of your Maine license under (i) under 24-A M.R.S. § 2186, for committing a fraudulent insurance act; (ii) 24-A M.R.S. § 1420-K(1)(G), for having admitted to or been found to have committed any insurance unfair trade practice or

fraud; and (iii) 24-A M.R.S. § 1240-K(1)(H), for using fraudulent, coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this State or elsewhere.

5. During its investigation of you, the Bureau sent you a letter dated June 10, 2014, requesting information. You failed to respond to the request in violation of 24-A M.R.S. § 220, which failure also constitutes grounds for revocation 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 **September 4, 2014**, pursuant to 24-A M.R.S. §§1417 and 1420-K, subject to your right to request a hearing.

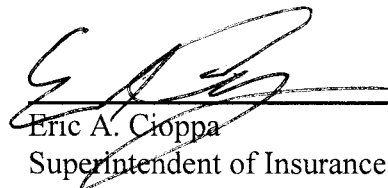
Under the Maine Insurance Code, specifically 24-A M.R.S. §1417 and §1420-K, you have the right to a hearing before the Superintendent or his designee. If you request a hearing, you will have the right to present evidence and arguments in your defense, and the staff of the Bureau of Insurance will bear 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 September 4, 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 or by telephone at (207) 624-8429.

July 29, 2014


Eric A. Cioppa
Superintendent of Insurance