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

In re:

Allison Meggison

National Producer No. 17047577 Maine License No. PRR220628 Docket No. INS-15-206 LICENSE REVOCATION NOTICE, ORDER, and OPPORTUNITY FOR HEARING

## NOTICE TO ALLISON MEGGISON:

Effective as of June 7, 2015, your Maine resident 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. Your resident producer license lapsed by operation of law, as discussed more fully below, on January 19, 2015. The Superintendent retains the authority to enforce the provisions of an impose any penalty or remedy authorized by Title 24-A, Title 24, or any other law enforced by the Superintendent who is under investigation for or charged with a violation of Title 24-A, Title 24, or any other law enforced by the Superintendent despite the lapse of your license. 24-A M.R.S. § 1420-K(5).
- 2. On January 25, 2013, you were charged with one count of misdemeanor Refusal to Submit to Arrest or Detention in Bangor, Maine. You pled guilty to this charge on February 20, 2013, and were fined \$100.
- 3. On August 28, 2013, your application for a Maine resident producer license was received by the Maine Bureau of Insurance Staff ("BOI"), and your license was issued. You failed to disclose on your application your February 20, 2013, misdemeanor conviction, 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.
- 4. On November 6, 2013, your application for life and health authority was received by the BOI, and your life and health authority was issued. You failed to disclose on your application your February 20, 2013, misdemeanor conviction, 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.

- 5. On September 26, 2014, you were charged with the following crimes in Milford, Maine:
  - a. Burglary, Class C Felony ("Count I")
  - b. Theft by Unauthorized Taking or Transfer, Class E Misdemeanor ("Count II")
  - c. Criminal Mischief, Class D Misdemeanor ("Count III")
  - d. Refusal to Submit to Arrest or Detention, Class E Misdemeanor ("Count IV")
  - e. Attaching False Plates, Class E Misdemeanor ("Count V").
- 6. Your initial pretrial hearing for Counts I-V was held on September 29, 2014.
- 7. You failed to report any of the September 26, 2014, charges to the Maine Superintendent of Insurance as required by 24-A M.R.S. § 1420-P(2), which constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(B), for violating insurance laws.
- 8. On November 18, 2014, the BOI sent you a request for information regarding the criminal prosecution.
- 9. You failed to respond to the November 18, 2014, request letter as required by 24-A M.R.S. § 220(2), which constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(B), for violating insurance laws.
- 10. On December 1, 2014, you were charged with the following crimes in Bangor, Maine:
  - a. Burglary of a Motor Vehicle, Class D Misdemeanor ("Count I")
  - b. Carrying a Concealed Weapon, Class D Misdemeanor ("Count II")
  - c. Violating Conditions of Release, Class E Misdemeanor ("Count III").
- 11. On December 19, 2014, you were sent a letter stating that your license would be cancelled if you failed to respond.
- 12. You failed to respond to the December 19, 2014, letter, and your license therefore lapsed on January 19, 2015.
- 13. On March 9, 2015, you pled guilty to Counts I-V of the September 26, 2014, charges, and Counts I-III of the December 19, 2014, charges. The court accepted your guilty pleas, and your convictions will be deferred pending successful completion of a period of probation.

Therefore, based upon the above grounds, your Maine insurance producer license is **revoked** as of **June 7, 2015**, 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 7, 2015. 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 <a href="mailto:kristina.m.balbo@maine.gov">kristina.m.balbo@maine.gov</a> or by telephone at (207) 624-8429.

April 30, 2015

Eric A. Cioppa

Superintendent of Insurance