

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

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*In re:*

Jasmine Chastang

National Producer No. 15986083

Maine License No. PRN185864

Docket No. INS-15-219

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LICENSE REVOCATION  
NOTICE, ORDER,  
and  
OPPORTUNITY FOR  
HEARING

*NOTICE TO JASMINE CHASTANG:*

Effective as of July 24, 2015, your Maine non-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. On February 6, 2014, the State of Iowa revoked your non-resident insurance producer license because you had been applying for and using “Guest Express” debit cards using false names, identification information, and fictitious bank account information. The Iowa 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. On February 11, 2014, the State of Kansas revoked your non-resident insurance producer license because you engaged in a pattern of fraudulent and dishonest practices with regard to the Guest Express debit cards. The Kansas 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. On June 2, 2014, the State of Washington revoked your non-resident insurance producer license based on the Iowa and Kansas revocations. The Washington revocation constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 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. On June 20, 2014, the State of California revoked your non-resident insurance producer license because you engaged in a fraudulent practice or act with regard to the Guest Express debit cards, and because of your Kansas revocation. The California 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.
5. On July 23, 2014, the Commonwealth of Virginia revoked your non-resident insurance producer license because of your failure to timely report the Iowa and Kansas revocations. 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.
6. On August 5, 2014, the State of Vermont revoked your non-resident insurance producer license because of your fraudulent activities relating to the Guest Express debit cards, and your Iowa, Kansas, and Washington revocations. The Vermont 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.
7. On November 17, 2014, the State of Georgia revoked your non-resident insurance producer license because of (i) your license revocations in Iowa, Kansas, Washington, California, Virginia, and Vermont; and (ii) your failure to timely report those revocations. The Georgia 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.
8. On March 19, 2015, the State of South Dakota revoked your non-resident insurance producer license because (i) you failed to report the Kansas and Iowa revocations; and (ii) you failed to respond to Department inquiry. The South 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 insurance producer license, or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory.
9. As described above, your pattern of fraudulent use of Guest Express debit cards constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-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.

10. You failed to timely report the eight administrative actions described above to the Maine Superintendent of Insurance as required by 24-A M.R.S. § 1420-P(1), which constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(B), for violating insurance laws.

11. Your insurance producer license in your home state of Texas was cancelled. Under 24-A M.R.S. § 1420-G(1)(A), one of the qualifications in order for a person to be issued a non-resident producer license in Maine is that "[t]he person is currently licensed as a resident and in good standing in that person's home state." Therefore, you also do not meet the minimum qualifications for non-resident licensing in Maine, as your Texas resident license was cancelled.

Therefore, based upon the above grounds, your Maine insurance producer license is revoked as of **July 24, 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 **July 24, 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 [kristina.m.balbo@maine.gov](mailto:kristina.m.balbo@maine.gov) or by telephone at (207) 624-8429.

June 19, 2015



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Eric A. Cioppa  
Superintendent of Insurance