

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

In re:

Edward Abel

National Producer No. 16777274

Maine License No. PRN224820

Docket No. INS-15-222

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

NOTICE TO EDWARD ABEL:

Effective as of **August 14, 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 or about November 20, 1978, you were convicted of First Degree Felony Aggravated Robbery in the State of Texas, and were sentenced to an “indeterminable term of not less than Five (5) years nor more than Fifteen (15) years” in prison.
2. On or about January 10, 1986, you were convicted on First Degree Felony Aggravated Robbery with a Deadly Weapon in the State of Texas, and were sentenced to twelve years in prison.
3. On November 5, 2013, your application for a Maine non-resident insurance producer license was received by the Superintendent. You answered “No” to the background question, “Have you ever been convicted of a crime, had a judgment withheld or deferred, or are you currently charged with committing a crime?” Your failure to report your criminal history on your application 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 October 4, 2013, the State of Colorado denied your application because (i) you failed to meet licensing requirements; (ii) you failed to obtain a waiver to engage in the business of insurance pursuant to 18 USC § 1033; (iii) you failed to respond to Division inquiry; and (iv) due to your history of two felony convictions. The Colorado denial 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 April 3, 2014, the State of Missouri denied your application because of your history of felony convictions and your failure to respond to Department inquiry. The Missouri denial 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 November 3, 2014, the Commonwealth of Virginia revoked your non-resident insurance producer license because (i) you failed to disclose the Missouri and Colorado denials; (ii) you provided materially incorrect, misleading, incomplete or untrue information on your license application; and (iii) due to your criminal history. 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.
7. On March 11, 2015, the State of Idaho revoked your non-resident insurance producer license because you (i) had administrative actions taken against you in Colorado, Missouri, and Virginia; (ii) failed to report those actions; (iii) provided materially incorrect, misleading, incomplete or untrue information on your license application; and (iii) have a history of felony convictions. The Idaho 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. You failed to timely report the four administrative actions 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.

Therefore, based upon the above grounds, your Maine insurance producer license is **revoked** as of **August 14, 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 August 14, 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 Staff Attorney Dyan Dyttmer, 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 Dyttmer by e-mail at dyan.dyttmer@maine.gov or by telephone at (207) 624-8402.

July 8, 2015



Eric A. Cioppa
Superintendent of Insurance