

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

In re:

Robert Christian

National Producer No. 17027791

Maine License No. PRN226895

Docket No. INS-15-224

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

NOTICE TO ROBERT CHRISTIAN:

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 December 20, 2013, your application for a Maine non-resident insurance producer license was received by the Maine Bureau of Insurance Staff ("BOI"), and your license was issued. You failed to disclose the following convictions on your application:
 - a. January 21, 1988: Two convictions for Felony Possession of Stolen Property;
 - b. October 3, 1997: Misdemeanor conviction for Breach of Trust (money taken from employer); and
 - c. October 27, 1997: Misdemeanor convictions for Breach of Trust (money taken from employer) and Giving False Information to Police.
2. Your failure to disclose these five convictions 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.
3. On May 28, 2014, the State of North Dakota revoked your non-resident insurance producer license for your failure to disclose your entire criminal history on your application for licensure, including two felony convictions. 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 insurance producer license, or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory.

4. On July 8, 2014, you agreed to voluntarily surrender your Virginia non-resident insurance producer license in lieu of a disciplinary hearing. The voluntary surrender was a reportable event.
5. On September 18, 2014, the State of Washington revoked your non-resident insurance producer license for the North Dakota revocation and your failure to disclose your complete criminal history. The Washington 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 October 3, 2014, the State of Michigan revoked your non-resident insurance producer license for your failure to disclose your entire criminal history on your application for licensure, including two felony convictions. The Michigan 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 28, 2015, the State of South Dakota revoked your resident insurance producer license for your failure to respond in a timely manner to the Division of Insurance's inquiries to you regarding the North Dakota revocation. 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.
8. You failed to timely report any of the five administrative actions taken against you described hereinabove 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.
9. As described above, your insurance producer license in your home state of South Dakota was revoked. 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 South Dakota resident insurance producer license was revoked.

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

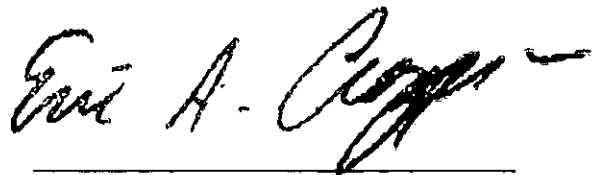
a hearing, you will have the right to present evidence and arguments in your defense, and the staff of the Bureau of Insurance will bear the burden of proving each violation by a preponderance of evidence.

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 Licensing 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