

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

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*In re:*

**Linda Kaufert**

**National Producer No. 366815**

**Maine License No. PRN227994**

**Docket No. INS-15-230**

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

***NOTICE TO LINDA KAUFERT:***

Effective as of **October 30, 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. You have been licensed as a producer in your resident state of Wisconsin since 1994.
2. On or around September 4, 1986, you plead guilty to the federal crime of embezzlement of bank funds by a bank employee. You were sentenced to incarceration for eight consecutive weekends and three years of probation. You were ordered to pay restitution in the amount of \$3,700.
3. On January 16, 2014, you applied for a Maine non-resident producer license with property and casualty authority. You answered "No" to the following backgrounds question on the application form which you filed: "Have you ever been convicted of a crime, had a judgment withheld or deferred, or are you currently charged with committing a crime?"
4. The application included your "Certification and Attestation" with the statement:

"I hereby certify that, under the penalty of perjury, all of the information submitted in this application and attachments is true and complete. I am aware that submitting false information or omitting pertinent or material information in connection with this application is grounds for license revocation or denial of the license and may subject me to civil or criminal penalties."
5. By failing to disclose your criminal conviction when you applied for licensure in 2014 and by falsely stating that the information was true and complete, you obtained your license based in part upon incorrect, misleading, incomplete or

materially untrue information. This constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(A).

6. On January 26, 2015, the State of Florida denied you application for a producer license and imposed a permanent bar from licensure in that state due to the nature of your criminal conviction and your failure to report this conviction in your application. This denial 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.
7. On May 5, 2015, the State of Mississippi denied your renewal for application to be a licensed producer in that state due to the Florida action and due to your failure to report that action in a timely manner. This denial 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.
8. On June 2, 2015, the State of Idaho revoked your non-resident producer license for (i) being convicted of a crime that evidences bad moral character, dishonesty, a lack of integrity and financial responsibility, or an unfitness and inability to provide acceptable service to the consuming public; (ii) providing incorrect, misleading, incomplete or materially untrue information in your license application; and (iii) failing to report the Florida action in a timely manner. This 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.
9. On August 13, 2015, the State of Wyoming revoked your non-resident producer license and imposed a \$250 penalty due to the nature of your criminal conviction, your failure to disclose your criminal conviction when applying for licensure, and your failure to report other administrative actions in a timely manner. This revocation constitute 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.
10. On September 1, 2015, you voluntarily surrendered your non-resident producer license in the Commonwealth of Virginia in lieu of an adjudicatory hearing, and agreed not to re-apply for a license for a minimum of five years. This surrender to avoid prosecution 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.

11. You failed to timely report any of the 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.

Therefore, based upon the above grounds, your Maine insurance producer license is **revoked** as of **October 30, 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 October 30, 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 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](mailto:dyan.dyttmer@maine.gov) or by telephone at (207) 624-8402.

September 28, 2015

  
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Eric A. Cioppa  
Superintendent of Insurance