

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

In re: Nicole L. Johnson

National Producer No. 17791664
Maine License No. PRR261120
Docket No. INS-18-213

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

NOTICE TO NICOLE L. JOHNSON:

Effective as of **August 17, 2018**, your Maine resident insurance producer license will be **REVOKED** without further formal proceedings unless you request a hearing as specified below.

The reasons for your license revocation are as follows:

1. On or around February 9, 2018, the Bureau of Insurance received notification from American Family Life Assurance Company of Columbus (Aflac) that your appointment was terminated for cause due to an allegation that you submitted applications on behalf of individuals and businesses who do not exist.
2. On February 9, 2018, the Bureau wrote to you at your mailing/home address and by email requesting information related to your termination. You were advised that your response was required within 30 days in accordance with 24-A M.R.S. § 220(2). The mailed correspondence was not returned to the Bureau; however, the email was returned as undeliverable. The Bureau did not receive a response from you to our inquiry. Pursuant to 24-A M.R.S. § 1419, licensees are required to report a change of email address to the superintendent no later than 30 days after the change. Your failure to comply with § 1419 is grounds for the revocation of your insurance producer license pursuant to 24-A M.R.S. § 1420-K(1)(B) for violating insurance laws.
3. The Bureau wrote to you again regarding the termination on March 23, 2018. This request was sent to your mailing/home address. You were advised that your response was required within 30 days in accordance with 24-A M.R.S. § 220(2). No response was received and the mailed correspondence was not returned to the Bureau.
4. The Bureau wrote to you again on May 1, 2018, to your mailing/home address. The Bureau did not receive a response, nor was the mail returned.
5. Your failure to respond to multiple Bureau inquiries is grounds for the revocation of your insurance license pursuant to 24-A M.R.S. § 1420-K(1)(B) and § 220(2) for violating insurance laws.

Therefore, based upon the above grounds, your Maine insurance producer license is **revoked** as of **August 17, 2018**, 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 17, 2018. 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 Lindsay J. Laxon, 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 Ms. Laxon by e-mail at Lindsay.J.Laxon@maine.gov or by telephone at (207) 624-8429.

July 13, 2018



Eric A. Cioppa
Superintendent of Insurance