

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

In re: Victor Inman

**National Producer No. 18864647
Maine License No. PRN 314128
Docket No. INS-18-225**

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

NOTICE TO VICTOR D. INMAN:

Effective as of **January 23, 2019**, your Maine nonresident 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. Your Maine non-resident producer license was issued on August 5, 2018. On or around August 27, 2018, the Maine Bureau of Insurance received notification from Amica Mutual Insurance Company (Amica) that you had been terminated for cause. You were terminated because you cashed an Amica payroll check on which you had previously requested a stop payment. Amica states that you had reported your July 6, 2018, payroll check as lost; however, once you received the replacement check, you cashed the original check and replacement check at MoneyTree. Amica questioned you about the matter and found that you did not provide a reasonable explanation and were unresponsive to MoneyTree's inquiries. You were terminated for violating Amica's ethics policy.
2. The Bureau wrote to you on August 31, 2018, at your home address requesting an explanation for your conduct. The correspondence was not returned; however, the Bureau did not receive a response. Your failure to respond to a lawful inquiry of the Superintendent, as required by 24-A M.R.S. § 220, is grounds for the revocation of your Maine producer license for violating insurance laws pursuant to 24-A M.R.S. § 1420-K(1)(B).
3. The Bureau wrote to you again on October 12, 2018, at your home address. This correspondence was returned to the Bureau as not deliverable and unable to forward. Pursuant to 24-A M.R.S. § 1419, changes of address must be reported to the Bureau within 30 days of the change. To date, the Bureau has not been provided with a corrected address. This represents grounds for the revocation of your Maine producer license for violating insurance laws pursuant to 24-A M.R.S. § 1420-K(1)(B).
4. The Bureau wrote to you again on October 22, 2018, to a Los Angeles address acquired through a public records search. That correspondence was returned on November 6, 2018.

5. The Bureau wrote to you via email on November 8, 2018. You were advised that a response to our inquiry was required within 30 days pursuant to 24-A M.R.S. § 220. To date, the Bureau has not received a response. This represents grounds for the revocation of your Maine producer license for violating insurance laws pursuant to 24-A M.R.S. § 1420-K(1)(B).

Therefore, based upon the above grounds, your Maine insurance producer license is **revoked** as of **January 23, 2019**, 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 January 23, 2019. 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.

December 19, 2018



Eric A. Cioppa
Superintendent of Insurance