

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

In re: Ann V. Fils

**National Producer No. 10354527
Maine License No. PRN 163665
Docket No. INS-19-200**

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

NOTICE TO ANN V. FILS:

Effective as of **February 11, 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. The Maine Bureau of Insurance received a complaint from a Maine consumer regarding his purchase of a hospital indemnity policy on or around December 4, 2017. The consumer alleged that you did not tell him that the coverage he purchased was not minimum essential coverage in compliance with the Affordable Care Act. The consumer also stated that you made statements during the sales call that lead him to believe that the policy was minimum essential coverage. Pursuant to 24-A M.R.S. § 1420-K(1)(H), this represents grounds for the revocation of your Maine producer license for using fraudulent, coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this State.
2. The Bureau wrote to you on July 25, 2018, at your home/ mailing address of record. A second request was sent on August 17, 2018. Both letters were returned to the Bureau in September, 2018, as "attempted – not known." Pursuant to 24-A M.R.S. § 1419, changes of address must be reported to the Bureau within 30 days of the change. 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).
3. The Bureau wrote to you again on September 5, 2018, at a home address and a mailing address listed on the National Association of Insurance Commissioner's National Producer Database. The correspondence sent to your home address was returned as undeliverable, but a forwarding address was provided by the post office. The correspondence sent to your mailing address was not returned. You were advised that a response to our inquiry was required within 14 days pursuant to 24-A M.R.S. § 220. To date, the Bureau has not received a response and the correspondence was not returned. 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. On September 17, 2018, the Bureau wrote to you at the new address provided by the post office. The correspondence advised that a response was required within 14 days pursuant to 24-A M.R.S. § 220. To date, the Bureau has not received a response and the correspondence was not returned. 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 **February 11, 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 to appeal this action.

If you request a hearing, you will receive further communication regarding scheduling. During a hearing, you will have the right to present evidence and arguments in your defense. 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 February 11, 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 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.

January 7, 2019



Eric A. Cioppa
Superintendent of Insurance