

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

In re: Andrew W. Crowther, Jr.

National Producer No. 2304027
Maine License No. PRN38196
Docket No. INS-19-201

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

NOTICE TO ANDREW W. CROWTHER, JR.:

Effective as of **March 21, 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. On or around February 1, 2019, the Bureau of Insurance learned that you were the subject of an administrative action by your home state of Massachusetts.
2. A review of the Regulatory Information Retrieval System database of the National Association of Insurance Commissioners showed that your Massachusetts producer license was revoked by consent agreement and order executed on April 11, 2018. The agreement and order was the result of an investigation of the Massachusetts Division of Insurance. While the agreement and order specified that its execution was not an admission of wrongdoing, the Division alleged that you altered and signed insurance documents on behalf of clients without authority and did not disclose the full amounts of fees and/or commissions that were being charged to clients.
3. The Commonwealth also initiated a civil action against you and several other respondents based on the conduct described in Paragraph Two. On April 29, 2015, an amended final judgment was entered in the civil action against you and the other respondents requiring the payment of restitution in the amount of \$2,183,637.30, plus statutory interest. The court found that you engaged in unfair or deceptive acts or practices in violation of M.G.L. c. 93A. You appealed this decision to the Appeals Court of Massachusetts and the judgment was affirmed on July 23, 2018. Your subsequent appeal to the Supreme Judicial Court of Massachusetts was denied on November 8, 2018.
4. The revocation of your Massachusetts producer license was not reported to the Maine Bureau of Insurance as required by 24-A M.R.S. § 1420-P(1) and represents grounds for the revocation of your insurance producer license pursuant to 24-A M.R.S. § 1420-K(1)(B) for violating insurance laws and for having an insurance producer license revoked in another state, § 1420-K(1)(I).
5. The conduct described in Paragraph Two and the court's finding in Paragraph Three represent additional grounds for the revocation of your insurance producer license pursuant to 24-A M.R.S. §§ 1420-K(1)(G) & (H) for having been found to have committed any insurance unfair trade practice and using dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this State or elsewhere.

6. In addition, under 24-A M.R.S. § 1420-G(1)(A), one of the qualifications in order for a person to be issued a nonresident 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 nonresident licensing in Maine as you do not have an active home state license.

Therefore, based upon the above grounds, your Maine insurance producer license is **revoked** as of **March 21, 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 denial. If you request a hearing, you will have the right to present evidence and arguments in your defense.

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 March 21, 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 this act through this Notice and Order, you will lose your right to request a hearing on this matter. Pursuant to 24-A M.R.S. § 213(3), this Notice from the Superintendent to you shall be deemed to have been given when deposited in a mail depository of the United States Post Office.

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.

February 14, 2019



Eric A. Cioppa
Superintendent of Insurance