

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

In re: Lakita Glover

**National Producer No. 16854046
Maine License No. PRN221351
Docket No. INS-19-203**

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

NOTICE TO LAKITA GLOVER:

Effective as of **April 15, 2019**, your Maine nonresident insurance producer license will be **REVOKED** and your Maine resident producer application will be **DENIED** without further formal proceedings unless you request a hearing as specified below.

The reasons for your license revocation and denial are as follows:

1. On or around September 10, 2013, you applied for a nonresident producer license in the State of Maine. You were licensed on September 10, 2013, pursuant to 24-A M.R.S. § 1420-G, as you held a resident producer license in the state of North Carolina.
2. On or around November 9, 2018, you submitted an electronic application to change your Maine nonresident license to a Maine *resident* producer license. On your application, you answered "No" to background question two which reads: "[h]ave you ever been named or involved as a party in an administrative proceeding, including FINRA sanction or arbitration proceeding regarding any professional or occupational license or registration? 'Involved' means having a license censured, suspended, revoked, canceled, terminated; or, being assessed a fine, a cease and desist order, a prohibition order, a compliance order, placed on probation, sanctioned or surrendering a license to resolve an administrative action. 'Involved' also means being named as a party to an administrative or arbitration proceeding, which is related to a professional or occupational license, or registration. 'Involved' also means having a license, or registration application denied or the act of withdrawing an application to avoid a denial."
3. You also answered "No" to background question six which reads: "[h]ave you or any business in which you are or were an owner, partner, officer or director, or member or manager of a limited liability company, ever had an insurance agency contract or any other business relationship with an insurance company terminated for any alleged misconduct?"

4. In reviewing your application, Bureau staff accessed the Regulatory Information Retrieval System database of the National Association of Insurance Commissioners. This showed that you voluntarily surrendered your North Carolina insurance producer license on September 5, 2018. In the surrender document, you agreed to not seek re-licensure in North Carolina for a period of seven years. The surrender included your specific acknowledgement that the voluntary surrender is equivalent to the taking of a regulatory action by the North Carolina Department of Insurance. When the Bureau requested an explanation of the circumstances surrounding your voluntary surrender, you advised that a consumer filed a complaint against you, but due to the passing of a family member and your relocation, you surrendered your license.
5. The Bureau contacted the state of North Carolina regarding your license surrender. North Carolina provided documentation showing that you were terminated for cause by United of Omaha Insurance Company on or around July 25, 2018. The termination related to your submission of a life insurance policy application on behalf of an individual who claimed that this was done without the individual's knowledge or consent.
6. The Bureau wrote to you on December 6, 2018, by regular mail and email, regarding the circumstances surrounding your termination for cause. You confirmed receipt of our inquiry by email on the same day. Our correspondence advised that a response was required within 30 days pursuant to 24-A M.R.S. § 220. The mailed correspondence was returned to the Bureau on December 20, 2018. We wrote to you by email on December 20, 2018, requesting your correct mailing address. A response to our December 6th inquiry was not received and you did not provide a corrected mailing address as requested in our December 20, 2018, email. The Bureau sent a follow-up request to you by email on January 22, 2019, as no valid mailing address was on file in your licensing record. To date, we have not received a response.
7. Your failure to disclose the North Carolina action, as described in Paragraphs Two and Four, is grounds for the denial of your license pursuant to 24-A M.R.S. § 1420-K(1)(A) for providing incorrect, misleading, incomplete or materially untrue information in the license application.
8. The conduct described in Paragraph Five represents grounds for the denial of your application and the revocation of your license pursuant to § 1420-K(1)(H) for using fraudulent, coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this State or elsewhere.
9. Your failure to disclose your termination for cause on your application, as described in Paragraphs Three and Five, represents grounds for the denial of your license pursuant to 24-A M.R.S. § 1420-K(1)(A) for providing incorrect, misleading, incomplete or materially untrue information in the license application.
10. Your failure to respond to Bureau inquiries regarding the consumer complaint and the termination for cause, as described in Paragraph Six, represents grounds for the denial of your resident producer application and the revocation of your nonresident producer license pursuant to 24-A M.R.S. § 1420-K(1)(B) for violating insurance laws.

Therefore, based upon the above grounds, your Maine nonresident insurance producer license is **revoked** and your application for a resident producer license is **denied** as of **April 15, 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 April 15, 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.

March 12, 2019



Eric A. Cioppa
Superintendent of Insurance