

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

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***In re: Albert Sterling Groff***

**National Producer No. 17149641  
Maine License No. PRN262100  
Docket No. INS-19-211**

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

***NOTICE TO ALBERT STERLING GROFF:***

Effective as of **June 19, 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 January 22, 2019, the Maine Bureau of Insurance learned that you were the subject of several administrative actions that were not reported to the Superintendent. A review of the Regulatory Information Retrieval System database of the National Association of Insurance Commissioners showed you were the subject of the following regulatory actions.
  - a. Effective November 16, 2017, the state of Washington revoked your insurance producer license. This revocation was due to your failure to respond to inquiries of the Washington Insurance Commissioner related to a consumer complaint, knowingly accepting business from an unlicensed person who was required to be licensed, use of unfiled and unapproved forms, and for using fraudulent, coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business.
  - b. Effective March 21, 2018, the state of Louisiana revoked your insurance producer license for failing to report Washington's administrative action and for having your license revoked in another state.
  - c. On September 13, 2018, you entered into a Stipulation and Consent Order with the state of Delaware, your home state. Pursuant to this Order, you were required to pay a fine of \$2,500 for failing to report the Washington action referenced in Subparagraph a, for failing to respond timely and substantively to Department inquiries, failing to disclose the Washington action on a renewal application, and for having a license revoked in another state.
  - d. On March 5, 2019, the state of Utah revoked your insurance producer license. This revocation was due to your failure to disclose the Washington, Louisiana, and Delaware actions on your renewal application and for failing to respond to inquiries of the Utah Insurance Department.
  - e. On March 27, 2019, the state of Oregon revoked your insurance producer license and denied your nonresident producer renewal application. The revocation and denial were due to the state actions described in Subparagraphs a – c, your failure to disclose the actions on your renewal application, and for failing to respond to Division of Financial Regulation inquiries.

2. The Bureau wrote to you on January 23, 2019, March 4, 2019, and on April 11, 2019, requesting a list of the administrative actions taken against you and complete copies of these actions. You were advised that a response 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 insurance producer license pursuant to 24-A M.R.S. § 1420-K(1)(B) for violating insurance laws.
3. The revocations described in Paragraph One, Subparagraphs a, b, d, and e, were not reported to the Maine Bureau of Insurance as required by 24-A M.R.S. § 1420-P(1) and represent 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).
4. The Stipulation and Consent Order described in Paragraph One, Subparagraph c, was not reported to the Bureau as required by 24-A M.R.S. § 1420-P(1) and represent grounds for the revocation of your insurance 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 insurance producer license is **revoked** as of **June 19, 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 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 June 19, 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](mailto:Lindsay.J.Laxon@maine.gov) or by telephone at (207) 624-8429.

**May 17, 2019**



Eric A. Cioppa  
Superintendent of Insurance