



STATE OF MAINE
 DEPARTMENT OF PROFESSIONAL
 AND FINANCIAL REGULATION
 BUREAU OF INSURANCE
 34 STATE HOUSE STATION
 AUGUSTA, MAINE

ANGUS S. KING, JR.
 GOVERNOR

04333-0034

ALESSANDRO A. IUPPA
 SUPERINTENDENT

AGR 27736
In re:
STRONG AGENCY
PO BOX 181
THOMASTON ME 04861

STATE OF MAINE
BUREAU OF INSURANCE

Docket No. INS 02-874

CONSENT AGREEMENT

This document is a Consent Agreement authorized by Title 10 M.R.S.A. § 8003(5), entered into among **STRONG AGENCY** of THOMASTON, Maine (hereafter, “the Producer Agency”); the Maine Bureau of Insurance; and the Maine Department of the Attorney General. Its purpose is to resolve, in lieu of an adjudicatory proceeding, violations of Title 24-A M.R.S.A §1449.

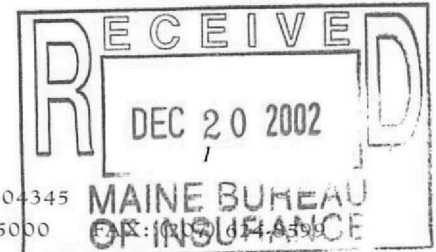
STATEMENT OF FACTS

1. The Superintendent of Insurance is the official charged with administering and enforcing Maine’s insurance laws and regulations, and the Bureau of Insurance is the administrative agency with such jurisdiction.
2. For all relevant periods, the Producer Agency has represented Dairyland Insurance Company in a producer capacity.
3. Title 24-A M.R.S.A. §1449 states: “All premiums and return premiums received by an insurance producer are trust funds received by the licensee in a fiduciary capacity. The licensee shall account for and pay the premiums to the insured or apply the premiums to outstanding balances of any insured within 10 days from the date of receipt. The date of receipt is the date the money is actually received or the date the credit is posted by the insurer, health maintenance organization, fraternal benefit society or nonprofit hospital or medical service organization to the licensee's account. The licensee shall promptly account for and pay premiums to the insurer, health maintenance organization, fraternal benefit society or nonprofit hospital or medical service organization in accordance with the contract between the insurer, health maintenance organization, fraternal benefit society or nonprofit hospital or medical service organization and the licensee.”
4. The Bureau has reviewed the Producer Agency’s records with regard to its handling of return premiums as an appointed producer of Dairyland code: **ME1702003**.



Maine Bureau of Insurance - CONSENT AGREEMENT – Dairyland Premium refunds

OFFICES LOCATED AT: 124 NORTHERN AVE., GARDINER, MAINE 04345
 PHONE: (207) 624-8475 TDD (207) 624-8563 CUSTOMER COMPLAINT 1-800-300-5000



CONCLUSIONS OF LAW

5. The Producer Agency failed to comply with the ten day requirement of §1449 in a number of instances. The Producer Agency paid or credited more than 5% of such refunds, totaling more than \$100.00, only after a period of 30 days had elapsed, and only after the Bureau's review of this matter commenced.

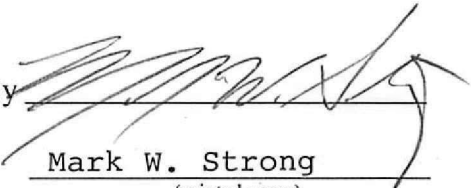
COVENANTS

6. **STRONG AGENCY**, the Maine Bureau of Insurance, and the Maine Department of the Attorney General agree to the following.
7. This Consent Agreement is entered into in accordance with 10 M.R.S.A. §8003(5)(B) and is not subject to review or appeal. This Consent Agreement is enforceable by an action in the Superior Court.
8. At the time of executing this Consent Agreement, **STRONG AGENCY** will remit to the Maine Bureau of Insurance a civil penalty in the amount of \$200.00, payable to the Treasurer of the State of Maine.
9. **STRONG AGENCY** will promptly make appropriate payments or credits concerning premiums and return premiums as required under the Maine Insurance Code, specifically 24-A M.R.S.A. §1449, at all times in the future.
10. In consideration of **STRONG AGENCY's** execution of this Consent Agreement, and recognizing that the Producer Agency cooperated in the above referenced review of records, the State of Maine Bureau of Insurance shall not take further license action against the Producer Agency due to the specific facts referenced in this Consent Agreement.
11. **STRONG AGENCY** understands and acknowledges that this Agreement will constitute a public record within the meaning of 1 MRSA § 402, and will be available for public inspection and copying as provided for by 1 MRSA § 408, and will be reported to the NAIC "RIRS" database.
12. Nothing herein shall prohibit the Superintendent or the Maine Bureau of Insurance from taking further action in the event that **STRONG AGENCY** does not comply with the above terms or in the event the Bureau receives evidence that further legal action is necessary for the protection of Maine consumers.
13. Nothing in this Agreement shall affect the rights or interests of any person who is not a party to this Agreement.

EXECUTION PAGE FOLLOWS

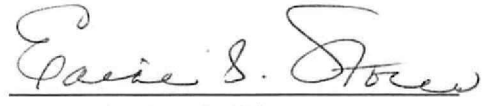
STRONG AGENCY

Dated: 12-19, 02

By 
Mark W. Strong
(printed name)

Its President

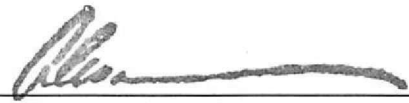
State of Maine, Knox, ss


Notary Public
ELAINE S. STOREY
(printed name)

Subscribed and Sworn to before me
this 19th day of DEC, 2002


THE MAINE BUREAU OF INSURANCE

Dated: 12/31/02, _____


By Alessandro A. Iuppa, Superintendent

FOR THE DEPARTMENT OF THE ATTORNEY GENERAL

Dated: December 29, 2002


Assistant Attorney General
Thomas C. Stortevant, III, AAG
(printed name)