

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

In re:

Frank A. Miranda

National Producer No. 15084818

Maine License No. PRN 254447

Docket No. INS-23-208

**CONSENT AGREEMENT
AND ORDER**

Frank Miranda, licensed as a Maine nonresident producer, the Maine Superintendent of Insurance (“Superintendent”) and the Office of the Maine Attorney General (“Attorney General”) hereby enter into this Consent Agreement pursuant to 10 M.R.S. §8003(5)(B) to resolve, without an adjudicatory proceeding, violations of the Insurance Code for which the Superintendent may impose discipline pursuant to 24-A M.R.S. §§ 1417 and 1420-K.

STATUTORY AUTHORITY

1. Under 24-A M.R.S. §§ 12-A and 1420-K, the Superintendent may issue a warning, censure, or reprimand to a licensee, may suspend, revoke or refuse to renew the license of a licensee, may impose conditions of probation on the licensee, may levy a civil penalty, or may take any combination of such actions, for violating any insurance laws, or violating any rule, regulation, subpoena, or order of the Superintendent.
2. Pursuant to 10 M.R.S. § 8003(5)(B), the Superintendent may resolve a matter by entering into a consent agreement with a licensee and with the agreement of the Attorney General.

FACTS

3. The Superintendent is the official charged with administering and enforcing Maine’s insurance laws and regulations, and the Bureau of Insurance (“Bureau”) is the administrative agency with such jurisdiction. The Superintendent has jurisdiction over this matter pursuant to 24-A M.R.S. §§ 12-A and 211.
4. Frank Miranda is licensed as a Maine nonresident insurance producer. His Maine producer license number is PRN 254447. His National Insurance Producer Registry Number is 15084818.
5. Staff at the Maine Bureau of Insurance (“Bureau Staff”) attempted to contact Frank Miranda via written inquiry sent by electronic mail on March 13, 2023. This inquiry was sent to the email address of record. His response was required within 30 days in accordance with 24-A M.R.S. § 220(2). Bureau Staff did not receive a response.
6. Bureau Staff attempted to contact Frank Miranda via written inquiry sent by electronic and regular mail on May 15, 2023. This inquiry was sent to the email address and mailing

address of record. His response was required within 30 days in accordance with 24-A M.R.S. § 220(2). Bureau Staff did not receive a response.

CONCLUSIONS OF LAW

7. As described in Paragraphs 4 through 6 above, Frank Mirando violated 24-A M.R.S. § 220(2) by failing to respond to inquiries sent from Bureau Staff.

COVENANTS

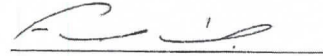
8. Frank Mirando admits of the Facts stated above and admits that those Facts constitute a basis for imposing discipline upon him due to his violation of 24-A M.R.S. § 220(2).
9. Frank Mirando agrees to the imposition of a civil penalty in the amount of fifty dollars (\$50), which he will remit to the Maine Bureau of Insurance at the time of returning this signed agreement. Payment shall be by check or money order and made out to "Treasurer, State of Maine" and addressed to: Licensing Attorney, Maine Bureau of Insurance, 34 State House Station, Augusta, Maine 04333-0034.
10. Frank Mirando agrees to provide full, accurate and substantive responses to the questions that were asked of him by Bureau Staff in the inquiries described above in Paragraphs 5 and 6. Answers to those questions will be provided at the time of returning this signed agreement.
11. Nothing in this Consent Agreement shall affect the rights or interests of any person who is not a party to this Consent Agreement.
12. This Consent Agreement is not subject to appeal. Frank Mirando waives any further hearings or appeals regarding the matters that are the subject of this Consent Agreement.
13. This Consent Agreement constitutes an Order of the Superintendent. A violation of its terms is enforceable by the Superintendent pursuant to 24-A M.R.S. §§ 12-A and 211.
14. This Consent Agreement is also enforceable by an action in Maine Superior Court pursuant to 24-A M.R.S. § 214, 10 M.R.S. § 8003(5)(B), and 14 M.R.S. § 3138.
15. The effective date of this Consent Agreement is the date of the Superintendent's signature.
16. This Consent Agreement may be modified only by a written agreement executed by all of the parties hereto. Any decision to modify, continue or terminate any provision of this Consent Agreement rests in the discretion of the Superintendent and the Attorney General.

17. This Consent Agreement is a public record subject to the provisions of the Maine Freedom of Access Act, 1 M.R.S. §§ 401 through 410, and will be available for public inspection and copying pursuant to 1 M.R.S. § 408-A.
18. This Consent Agreement is an adverse action and will be reported to the Regulatory Information Retrieval System ("RIRS") database at the National Association of Insurance Commissioners ("NAIC").
19. Frank Mirando agrees that he has read this Consent Agreement, that he understands this Consent Agreement, that he has reviewed the statutory provisions set forth herein, that he has had an opportunity to consult counsel before signing this Consent Agreement, and that he enters into this Consent Agreement voluntarily and without coercion of any kind from any person.
20. In consideration of Frank Mirando's execution of and compliance with the terms of this Consent Agreement, the Superintendent and Attorney General agree to forgo pursuing against Frank Mirando any further disciplinary measures or other civil or administrative sanctions arising under the Maine Insurance Code concerning the specific, admitted conduct described in this Consent Agreement. However, should Frank Mirando violate any provision of this Consent Agreement, he may be subject to any available sanction for the violation.

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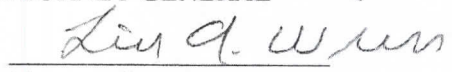
FRANK A. MIRANDO

Dated: 11/27/, 2023


Frank A. Mirando


OFFICE OF THE MAINE ATTORNEY GENERAL

Dated: 11/28/23, 2023


Lisa A. Wilson
Assistant Attorney General

THE MAINE SUPERINTENDENT OF INSURANCE

Dated: 11/28, 2023


Timothy N. Schott
Acting Superintendent of Insurance