

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

**IN RE KEVIN W. DOYON  
NATIONAL PRODUCER #: 2227444**

**Docket No. INS-04-226**

**DECISION AND ORDER  
REVOKING  
INSURANCE PRODUCER  
LICENSE**

**INTRODUCTION**

1) This matter is before the Superintendent of Insurance, after notice and opportunity for hearing, pursuant to a Petition to REVOKE the resident insurance producer license of Kevin W. Doyon, dated July 19, 2005, and filed by the Staff of the Maine Bureau of Insurance.

2) The Maine Insurance Code regulates persons who offer or sell insurance products in the State of Maine. The Superintendent of Insurance has jurisdiction over this matter pursuant to the Insurance Code generally, Title 24-A Maine Revised Statutes Annotated, and in particular, 24-A M.R.S.A. §§211, 220, 1417, and 1420-K.

**FINDINGS OF FACT  
and  
CONCLUSIONS OF LAW**

3) Kevin W. Doyon is licensed by the Superintendent as a resident insurance producer, License No. PRR 46155. His National Producer Identification Number is 2227444.

4) Mr. Doyon's last known address, as reflected in correspondence to the Bureau of Insurance dated April 12, 2005, is:

74 Birchvale Drive  
Portland, ME 04102

5) Mr. Doyon, the Maine Superintendent of Insurance, and the Maine Office of the Attorney General entered into a Consent Agreement pursuant to 10 M.R.S.A. § 8003(5)(B) to resolve, without an adjudicatory proceeding, issues arising out of the Respondent's conduct under a license issued by the Superintendent. The effective date of the Consent Agreement was December 23, 2004.

6) One of the terms of the Consent Agreement required Mr. Doyon to remit a civil penalty of \$1,000.00, pursuant to 24 A M.R.S.A. § 12 A(1), for the violations admitted therein, payable in 10 monthly installments of \$100.00 and due on the first day of each month.

7) On December 30, 2004, the Superintendent received the payment due by January 1, 2005, and on February 7, 2005 the Superintendent received the payment which had been due by February 1, 2005.

8) Under the December 23, 2004 Consent Agreement, Mr. Doyon agreed, among other stipulations, to the suspension of his insurance producer license for a period of 60 days, all of which period of suspension was suspended pending the satisfactory completion of a period of license probation which extended through June 30, 2005.

9) As of April 5, 2005, the Superintendent had not received Mr. Doyon's payments which were due on March 1 and April 1, 2005.

10) The Superintendent issued an Order dated April 5, 2005 implementing the suspension of Mr. Doyon's license for a period of 60 days in accordance with the specific period of suspension referred to in Paragraph 8 above, based upon a finding that Mr. Doyon remitted the February 2005 payment late and failed to remit the payments for March and April 2005 as of the date of the Order.

11) On April 13, 2005, the Superintendent received the \$100.00 penalty payment which had been due on March 1 and the \$100.00 penalty payment which had been due on April 1.

12) The Consent Agreement further provided that should Mr. Doyon violate the Consent Agreement, the Superintendent as well as the Attorney General reserved the right to pursue any available legal remedy for the violation, including without limitation the suspension or revocation of all licenses issued to Mr. Doyon by the Superintendent.

13) By letter to Mr. Doyon dated June 23, 2005, an attorney on the staff of the Bureau of Insurance noted that as of that date, the consent agreement installment payments which were due on May 1 and June 1 remained outstanding, and advised Mr. Doyon that an action to revoke his Maine insurance producer license for failure to comply with the consent agreement would be filed if the May and June payments were not remitted by July 1, together with the installment that would be due on July 1.

14) As of the date of this Order, Mr. Doyon has not complied with the above terms.

15) On July 19, 2005, in accordance with the requirements of 24-A M.R.S.A. §213, the Superintendent provided notice to Mr. Doyon of the Petition to revoke his license, and provided opportunity for hearing, by regular U.S. Mail directed to Mr. Doyon's last known address as indicated in Paragraph 4.

16) Mr. Doyon has not requested a hearing on this matter, and the time period allotted for the filing of any such request has expired.

17) Mr. Doyon has violated the terms of the December 2004 Consent Agreement by failing to remit the penalty payment installments of \$100.00 each, which were due from Mr. Doyon on May 1, June 1, July 1, and August 1, 2005 under the terms of the consent agreement, which constitutes grounds for license revocation.

### **ORDER REVOKING LICENSE of KEVIN W. DOYON**

The resident insurance producer license of Kevin W. Doyon, # PRR 46155, National Producer # 2227444, is hereby **REVOKED** in accordance with the above findings, pursuant to 24-A M.R.S.A. §§1417 and 1420-K, and the terms of the consent agreement dated December 23, 2004.

The effective date of this Order is September 1, 2005.

### **NOTICE OF APPEAL RIGHTS**

This Decision and Order is a final agency action of the Superintendent of Insurance within the meaning of the Maine Administrative Procedures Act. It is appealable to the Superior Court in the manner provided in 24-A M.R.S.A. §236, 5 M.R.S.A. §11001, et seq., and M.R.Civ.P. 80C. Any party to the proceeding may initiate an appeal within thirty (30) days after receiving this notice, which has been given in accordance with the requirements of 24-A M.R.S.A. §213. Any aggrieved non-party whose interests are substantially and directly affected by the Decision and Order may initiate an appeal within forty (40) days of the issuance of this Decision and Order. There is no automatic stay pending appeal; application for stay may be made in the manner provided in 5 M.R.S.A. §11004.

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ALESSANDRO A. IUPPA  
Superintendent, Maine Bureau of  
Insurance

