

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

In re:

NORMA JOYCE
Maine License No. PRN24219
National Producer No. 256347

Docket No. INS-14-204

LICENSE REVOCATION
NOTICE, ORDER,
and
OPPORTUNITY FOR
HEARING

NOTICE TO NORMA JOYCE:

Effective as of **March 13, 2014**, your Maine nonresident insurance producer license will be **REVOKED** without further formal proceedings unless you request a hearing as specified below.

The reasons for license revocation are as follows:

1. You have been licensed in Maine as a nonresident producer with property casualty authority since March 14, 1989.
2. The State of Kansas entered a final order on January 25, 2013, revoking your producer license and the license of the agency for which you were appointed the responsible person for the agency's failure to remit premium to several insurance companies and for failure to honestly answer inquiries from the insurance department about the matter. The Kansas revocation constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(I) for having an insurance producer license, or its equivalent, denied, suspended or revoked in any other state, province, district or territory.
3. You reported this revocation by posting it to the National Insurance Producer Registry warehouse on June 6, 2013, which was more than 30 days after the final disposition of that matter as required by 24-A M.R.S. § 1420-P(1), which also constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(B), for violating insurance laws.
4. The State of Michigan entered a final order on July 30, 2013, revoking your producer license and the license of the agency for which you were appointed the responsible person for the agency's failure to remit premium owed, failure to report the license revocation in Kansas, and failure to

report a legal name change. The Michigan revocation constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(I) for having an insurance producer license, or its equivalent, denied, suspended or revoked in any other state, province, district or territory.

5. On October 23, 2013, you entered into a Consent Order with the State of New Jersey consenting to the revocation of your producer license and the non-resident business entity insurance producer license of the agency for which you were appointed the responsible person due to your failure to remit insurance premiums due and payable to insurance carriers. The New Jersey revocation constitutes grounds for revocation of your Maine license under 24-A M.R.S. § 1420-K(1)(I) for having an insurance producer license, or its equivalent, denied, suspended or revoked in any other state, province, district or territory.
6. On January 24, 2014, you voluntarily surrendered your producer license in North Carolina, your home state. Under 24-A M.R.S. § 1420-G(1)(A), one of the qualifications in order for a person to be issued a nonresident producer license in Maine is that “The person is currently licensed as a resident and in good standing in that person’s home state.” Therefore, you also do not meet the minimum qualifications for nonresident licensing in Maine as your home state license in North Carolina has been revoked.

Therefore, based upon the above grounds, your Maine insurance producer license is **revoked** as of **March 13, 2014** pursuant to 24-A M.R.S. §§1417 and 1420-K, subject to your right to request a hearing.

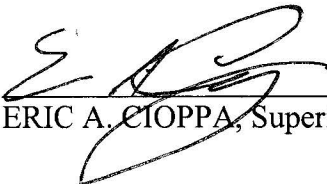
Under the Maine Insurance Code, specifically 24-A M.R.S. §1417 and §1420-K, you have the right to a hearing before the Superintendent or his designee. If you request a hearing, you will have the right to present evidence and arguments in your defense, and the staff of the Bureau of Insurance will bear the burden of proving each violation by a preponderance of evidence.

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 March 13, 2014. If you do not file a written request for a hearing within 30 days from the time you know or reasonably should have known of the intended revocation of your license, you will lose your right to request a hearing on this matter, and your license revocation will be final and entered into Bureau records, in accordance with this Notice and Order.

Any request for a hearing, as well as all other communications regarding this Notice, Order, and Opportunity for Hearing must be addressed to Bureau staff Attorney Dyan M. Dyttmer, Bureau of Insurance, #34 State House Station, Augusta, ME 04333-0034. You may also reach Attorney Dyttmer by e-mail at dyan.dyttmer@maine.gov or telephone at 207 624-8402.

February 7, 2014



ERIC A. CIOPPA, Superintendent