

STATE OF MAINE
BUREAU OF INSURANCE

IN RE:

MARY TAYLOR

Maine License No. PRN191457
National Producer No. 7971764

CONSENT AGREEMENT

Docket No. INS-14-214

Mary Taylor, a licensed Maine non-resident insurance producer, the Maine Superintendent of Insurance (“the 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, a violation of the Insurance Code for which the Superintendent may impose discipline pursuant to 24-A M.R.S. §§ 1417 and 1420-K.

PARTIES

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. The Superintendent has jurisdiction over this matter pursuant to 24-A M.R.S. §§ 12-A and 211.
2. Mary Taylor is a resident of Indiana and has been licensed in Maine as a non-resident insurance producer with life and health authority since June 29, 2011. Her Maine producer license number is PRN191457. Her National Producer Number (“NIPR”) number is 7971764.

STATUTORY AUTHORITY

3. 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. Pursuant to 10 M.R.S. § 8003(5)(B), the Superintendent may resolve a complaint by entering into a consent agreement with a licensee and with the agreement of the Attorney General.

FACTS

4. On June 29, 2011, Ms. Taylor's application for a Maine non-resident producer license was received by the Bureau of Insurance Staff. Ms. Taylor answered "No" to the following background question on the electronic application form which she filed: "Have you ever been convicted of a crime, had a judgment withheld or deferred, or are you currently charged with committing a crime?"

5. The application included Ms. Taylor's "Certification and Attestation" with the statement:

"I hereby certify that, under penalty of perjury, all of the information submitted in this application and attachments is true and complete. I am aware that submitting false information or omitting pertinent or material information in connection with this application is grounds for license revocation or denial of the license and may subject me to civil or criminal penalties."

6. Staff of the Maine Bureau of Insurance approved Ms. Taylor's application and issued the producer license.

7. On August 22, 2013, documents were posted to the National Insurance Producer Registry warehouse which disclosed that on June 1, 1970, Ms. Taylor was convicted of one felony criminal offense of interstate transportation of falsely made and forged securities in the United State District Court for the Southern District of Indiana, Indianapolis Division. She was ordered to spend a period of two years in prison, all suspended, with two years of supervised probation.

8. On April 14, 2014, Ms. Taylor provided a statement to the Bureau of Insurance that she had denied having ever been convicted of a crime on her application for a producer's license because she had erroneously believed that she was not required to report criminal convictions that were more than twenty years old. She also noted, "At the time I applied for a Maine producer's license, I did not recall the details of this incident."

CONCLUSIONS OF LAW

9. The application form's disclosure questions specifically ask whether the applicant has "ever been convicted of a crime."

10. By failing to disclose the existence of her felony conviction for interstate transportation of falsely made and forged securities when she applied, and certifying that the information was true and complete, Ms. Taylor obtained her license based in part upon incorrect, misleading, incomplete or materially untrue information in her Maine application for non-resident producer licensing.

11. Title 24-A M.R.S. § 1420-K(1)(A) provides that the Superintendent may place on probation, suspend, revoke or refuse to issue or renew an insurance producer's license or may levy a civil penalty in accordance with section 12-A, or take any combination of such actions, for providing incorrect, misleading, incomplete or materially untrue information in the license application.

COVENANTS

12. Ms. Taylor admits to the Facts as stated above and admits that these Facts constitute a basis for imposing discipline upon her due to her failure to report her felony criminal conviction for interstate transportation of falsely made and forged securities at the time she applied for her Maine non-resident producer license.

13. Ms. Taylor agrees to the imposition of a civil penalty in the amount of Two Hundred Fifty Dollars (\$250.00) which Ms. Taylor will remit to the Maine Bureau of Insurance at the time of returning this signed agreement. Payment shall be by check or money order made out to "Treasurer, State of Maine."

14. Ms. Taylor will promptly report any matters to the Bureau of Insurance during all times that she is licensed by the Bureau, to the extent such reporting is required under the Maine Insurance Code, and will comply in all other respects with the provisions of the Maine Insurance Code, as applicable.

15. Nothing in this Agreement shall affect the rights or interests of any person who is not a party to this Agreement.

16. In consideration of Ms. Taylor's execution of and compliance with the terms of this Consent Agreement, the Superintendent and Attorney General agree to forgo pursuing against Ms. Taylor any further disciplinary measures or other civil or administrative sanctions available under the Maine Insurance Code concerning the specific conduct described in this Consent Agreement, other than those agreed to herein. However, should Ms. Taylor violate any provision of this Consent Agreement, she may be subject to any available remedy for the violation. Ms. Taylor further acknowledges and agrees that, upon execution of this Consent Agreement, each of the Covenants herein shall constitute an order of the Superintendent.

17. This Consent Agreement is enforceable by an action in Maine Superior Court.

18. This Consent Agreement is not subject to appeal. Ms. Taylor waives any further hearings or appeals regarding the matters that are the subject of this Consent Agreement.

19. This Consent Agreement may be modified only by a written agreement executed by all of the parties hereto.

20. This Consent Agreement is a public record subject to the provisions of the Maine Freedom of Access Law, 1 M.R.S. §§ 401 through 410, will be available for public inspection and copying as provided for by 1 M.R.S. § 408, and will be reported to the Regulatory Information Retrieval System database at the National Association of Insurance Commissioners.

21. Ms. Taylor agrees that she has read this Consent Agreement, that she understands this Consent Agreement, that she has reviewed the statutory provisions set forth herein, that she understands her right to consult with counsel before signing this Consent Agreement, and that she enters into this Consent Agreement voluntarily and without coercion of any kind from any person.

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MARY TAYLOR

Dated: JUNE 23, 2014

By: 
Mary Taylor

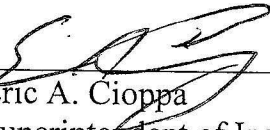
THE MAINE OFFICE OF THE
ATTORNEY GENERAL

Dated: July 1, 2014

By: 
Jonathan R. Bolton
Assistant Attorney General

THE MAINE SUPERINTENDENT OF
INSURANCE

Dated: July 7, 2011

By: 
Eric A. Cioppa
Superintendent of Insurance