

**STATE OF MAINE  
BUREAU OF INSURANCE**

**In Re:  
William S. Shields  
National Producer # 70249**

**Docket No. INS-06-208**

**CONSENT AGREEMENT**

This document is a Consent Agreement authorized by Title 10 M.R.S.A. § 8003(5), entered into among William S. Shields, a resident of Massachusetts; the Maine Bureau of Insurance; and the Maine Department of the Attorney General. Its purpose is to resolve, in lieu of an adjudicatory proceeding, issues implicating Title 24-A M.R.S.A. §1417(1) and §1420-K(1)(A).

**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. William S. Shields applied for a Maine Nonresident Producer License in February, 2006.
3. Item 2 of the background questions on the application form electronically filed in connection with this application required a response to the following question:

“Have you or any business in which you are or were an owner, partner, officer or director ever been involved in an administrative proceeding regarding any professional or occupational license?”

4. Mr. Shields answered “No” to Item 2.
5. The application included Mr. Shields's “Certification and Attestation” under 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 found, through its routine application review process, that in 1993 Mr. Shields was the subject of a penalty in the amount of \$1,000.00 in the state of Connecticut, resulting from an investigation into unlicensed activity.
7. The Supervisor of Licensing for the Maine Bureau of Insurance requested, by letter dated March 1, 2006, an explanation for Mr. Shields's failure to disclose the above matter, and requested relevant documentation.
8. Mr. Shields's written reply, received March 9, 2006, included the following statements:

“First let me assure you that I was totally unaware of any action being brought against me by the Connecticut Insurance Department in 1993.”

...

“I was never apprised of any actions taken against me by the Connecticut Insurance Department. I was never provided any letter or statement from The Connecticut Insurance Department back in 1993 or ever. I was not informed by The Connecticut Insurance Department of any actions taken against me and I never paid a fine. I have a Connecticut Insurance Brokers License that is in good standing.... I would try to find out exactly what took place between Roanoke Insurance Brokers and the State of Connecticut Insurance Department but I am afraid that would be impossible as Roanoke is no longer in business.”

“I can not impress upon you enough the fact that I would never leave anything off an application etc. As I stated, I was never aware of any action being taken against me until I received your letter.”

9. The Maine Supervisor of Licensing requested a copy of the Connecticut documentation directly from the State of Connecticut Insurance Department.
10. A copy of the Connecticut Stipulation and Final Order is attached, indicating that Mr. Shields was levied a fine of \$1,000.00, and showing Mr. Shield’s signature on the document, dated August 31, 1993.

### **CONCLUSIONS OF LAW**

11. The application form’s disclosure questions specifically require disclosure of insurance administrative matters. Mr. Shields provided incorrect, misleading, incomplete and materially untrue information in his 2006 Maine application for nonresident producer licensing by failing to disclose the 1993 Connecticut Stipulation and Final Order when he applied, certified by his signature that the information was true and complete, and asserting that he was unaware of the matter.
12. The provision of incorrect, misleading, incomplete or materially untrue information in the license application constitutes grounds for denial of the license application or other appropriate action, including the imposition of a civil penalty, under 24-A M.R.S.A. §1420-K(1)(A).

### **COVENANTS**

13. William S. Shields, the Maine Bureau of Insurance, and the Maine Department of the Attorney General agree to the following.
14. 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.

15. At the time of executing this Consent Agreement, Mr. Shields will remit to the Maine Bureau of Insurance a civil penalty in the amount of \$1,000.00, payable to the Treasurer of the State of Maine.
16. Mr. Shields will promptly and accurately report any matters to the Maine Bureau of Insurance during all times as he is licensed through 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.
17. In consideration of the applicant's execution of this Consent Agreement, the State of Maine Bureau of Insurance shall issue the Nonresident Producer License for which he has applied.
18. Mr. Shields 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.
19. In consideration of the applicant's execution of and compliance with the terms of this Consent Agreement, the Superintendent of Insurance, Bureau of Insurance, and Department of the Attorney General agree to forgo pursuing further disciplinary measures or other civil or administrative sanction for the actions described in this Consent Agreement, other than those agreed to herein. However, should Mr. Shields violate this Consent Agreement, he may be subject to any available legal remedy for the violation, including without limitation the suspension or revocation of all licenses issued to the applicant under the Maine Insurance Code.
20. Nothing in this Agreement shall affect the rights or interests of any person who is not a party to this Agreement.

**William S. Shields**

Dated: 8/22/2006

\_\_\_\_\_  
William S. Shields

Commonwealth of Massachusetts, \_\_\_\_\_, ss

Subscribed and Sworn to before me  
this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

\_\_\_\_\_  
Notary Public  
  
\_\_\_\_\_  
(printed name)

**THE MAINE BUREAU OF INSURANCE**

Dated: 9/26/2006

\_\_\_\_\_  
By Alessandro A. Iuppa,  
Superintendent

**FOR THE DEPARTMENT OF THE ATTORNEY GENERAL**

Dated:9/25/2006

---

**Assistant Attorney General**

---

(printed name)