

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

In re: Lance Dean Williams

**National Producer No. 21020666
Docket No. INS-25-260**

**LICENSE DENIAL
NOTICE, ORDER,
and
OPPORTUNITY FOR
HEARING**

NOTICE TO LANCE DEAN WILLIAMS:

Effective as of **December 20, 2025**, your Maine resident insurance producer license application will be **DENIED** without further formal proceedings unless you request a hearing as specified below. The reasons for your license denial are as follows:

1. You submitted an application for a resident insurance producer license to the Maine Bureau of Insurance on January 13, 2025. In response to Question 2 on the application, you indicated that you had never been named or involved as a party in an administrative proceeding.
2. In fact, you were the subject of an Order for Default Judgment and an Order of Revocation issued by the Connecticut Insurance Department on October 16, 2024. Those orders had the effect of revoking your insurance producer license and precluding you from obtaining any insurance license in Connecticut in the future.
3. Your failure to disclose the administrative actions described in paragraph 2 constitutes grounds for the denial of your application for a resident insurance producer licensure pursuant to 24-A M.R.S. § 1420-K(1)(A).
4. The administrative actions referenced in paragraph 2 were issued after the Connecticut Insurance Department determined, among other things, that you had submitted life insurance applications in which you listed immediate family members as applicants while falsely representing that you were not related to them. The actions of another state insurance regulator described in paragraph 2 constitute grounds for the denial of your application for a resident insurance producer license pursuant to 24-A M.R.S. § 1420-K(1)(I).

Therefore, based upon the above grounds, your application for a resident insurance producer license is denied as of **December 20, 2025**, pursuant to 24-A M.R.S. §§ 1417(1) and 1420-K, subject to your right to request a hearing. Under the Maine Insurance Code, specifically 24-A M.R.S. § 1417(1) and § 1420-K, you have the right to a hearing before the Superintendent or his designee to appeal this action. If you request a hearing, you will have the right to present evidence and arguments regarding your license application and the violations listed above.

If you request a hearing, you will receive further communication regarding scheduling. At the hearing, the Superintendent or his designee will make a determination as to whether you committed one or more of the violations listed

above. If it is proven that you have committed one or more of the violations listed above, the Superintendent or his designee will also make a determination as to the reasonableness of the Superintendent's action in denying your license application.

To request a hearing, you must notify the Bureau of Insurance in writing no later than **December 20, 2025**. If you do not file a written request for a hearing within 30 days from the time you knew or reasonably should have known of this act through this Notice and Order, you will lose your right to request a hearing on this matter. Pursuant to 24-A M.R.S. § 213(3), this Notice from the Superintendent to you shall be deemed to have been given when deposited in a mail depository of the United States Post Office.

Any request for a hearing, as well as all other communications regarding this Notice, Order, and Opportunity for Hearing must be addressed to Attorney Hank Fenton, Bureau of Insurance, #34 State House Station, Augusta, Maine 04333-0034 (for US Postal Service deliveries) or 76 Northern Avenue, Gardiner, Maine 04345 (for private carrier deliveries, such as FedEx or UPS). You may also reach Mr. Fenton by e-mail at hancock.g.fenton@maine.gov or by telephone at (207) 624-8429.

November 20, 2025



Robert L. Carey
Superintendent of Insurance