

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

***In re:* SAMUEL LOBEL**

**National Producer No. 17858327
Maine License No. PRR359627
Docket No. INS-25-279**

DECISION AND ORDER

I. PROCEDURAL HISTORY

On November 3, 2025, Maine Bureau of Insurance Superintendent Robert L. Carey issued an Order revoking Samuel Lobel’s resident insurance producer license. The Superintendent’s Order was subject to Mr. Lobel’s ability to request a hearing in this matter. Mr. Lobel timely requested a hearing on November 3, 2025. On November 6, 2025, Superintendent Carey issued a Delegation Order, delegating decision making authority in this matter to Deputy Superintendent Timothy Schott, pursuant to 24-A M.R.S. § 210.

The hearing was originally scheduled for December 2, 2025, but due to a winter storm, the hearing was continued and held on December 19, 2025 at the offices of the Maine Department of Professional and Financial Regulation in Gardiner, Maine. Participating in the hearing and presenting evidence regarding Mr. Lobel’s alleged violations were Bureau of Insurance Licensing Attorney Courtney Awale and Assistant Attorney General Lisa Wilson. Respondent Mr. Lobel received proper notice of the hearing, but did not attend the hearing.

The Superintendent’s November 3, 2025 Order was based upon two allegations: (1) that Mr. Lobel was subject to a state tax lien in April 2024 after he failed to pay required State of Maine income tax; and (2) that Mr. Lobel failed to report the administrative action taken against him by Maine Revenue Services¹ to the Maine Bureau of Insurance (the Bureau).

¹ “Maine Revenue Services” and “State Tax Assessor” are both used in this Decision and Order. The Title 36 provisions discussed generally refer to the State Tax Assessor, while the correspondence received by the Bureau is from Maine Revenue Services.

Prior to the hearing, Bureau staff submitted 13 exhibits. The exhibits were offered into evidence without objection.

II. STANDARD OF REVIEW

Under 24-A M.R.S. § 1420-K(1), the Superintendent of Insurance 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 any one of several causes.

One of the causes which may warrant disciplinary action is “[f]ailing to pay state income tax or comply with any administrative or court order directing payment of state income tax.” 24-A M.R.S. § 1420-K(1)(N).

Another cause is “[v]iolating any insurance laws,” under 24-A M.R.S. § 1420-K(1)(B). The Superintendent’s Order stated that Mr. Lobel failed to report the administrative action taken against him by Maine Revenue Services within 30 days of the final disposition of the matter in violation of the Maine Insurance Code, specifically, 24-A M.R.S. § 1420-P(1).

The purpose of the hearing in this matter is to determine whether Mr. Lobel violated either of the two provisions cited by the Superintendent, and if there was a violation, what sanction, if any, is appropriate.

III. FINDINGS OF FACT AND CONCLUSIONS OF LAW

Failure to Pay Maine State Income Tax

The evidence submitted in this case shows that a “Notice of State Tax Lien” was filed by the State Tax Assessor on April 05, 2024, against Samuel Lobel for Maine state income tax that was not paid when due, together with interest, penalties, and costs totaling \$4,297.13. The tax lien was recorded in York County in April 2024.

According to the “Notice of Assessor’s Final Determination to Prevent Renewal or Other Extension of License or Certificate of Authority” (Assessor’s Final Determination), Mr. Lobel was notified by certified mail on June 16, 2025 of the State Tax Assessor’s determination to prevent the renewal or extension of his license.

On October 14, 2025, Maine Revenue Services sent to the Bureau the Assessor's Final Determination regarding Mr. Lobel's resident insurance producer license. The notice indicated that Mr. Lobel had exhausted all administrative appeals permitted by 36 M.R.S. § 151, and requested that the Bureau refuse to "renew or otherwise extend" Mr. Lobel's insurance producer license until such time as the State Tax Assessor issued a certificate of good standing.

Failure to Report the Administrative Action of Maine Revenue Services

The evidence presented shows that Mr. Lobel failed to report to the Bureau the April 5, 2024 tax lien issued by the State Tax Assessor in York County, the State Tax Assessor's determination sent to him on June 16, 2025, or that he had been the subject of administrative proceedings by the State Tax Assessor which had been finalized. Additionally, the evidence shows that no certificate of good standing had been received by the Bureau from the State Tax Assessor as of the date of the hearing².

I hereby find that Mr. Lobel has violated 24-A M.R.S. § 1420-K(1)(N) by failing to pay Maine state income tax as required.

I also find that Mr. Lobel violated 24-A M.R.S. §§ 1420-K(1)(B), 1420-P(1) by failing to report the final administrative action that was taken against him by the State Tax Assessor regarding his failure to pay Maine state income taxes.

IV. CONCLUSION AND ORDER

Both of these violations are serious and warrant revocation. It is therefore ordered that Mr. Lobel's resident producer license is hereby REVOKED.


V. NOTICE OF APPEAL RIGHTS

² On December 26, 2025, Mr. Lobel submitted to the Bureau a payment agreement with Maine Revenue Services. The document was submitted after the deadline set for the introduction of exhibits and after the record for the hearing was closed. The document does not appear to be a Certificate of Good Standing from Maine Revenue Services. The Bureau has not received a Certificate of Good Standing from Maine Revenue Services. In any event, the Superintendent's Order cited 1420-K(1)(N), a violation of the Insurance Code separate from Title 36's professional license revocation procedures. The violation of failure to report the administrative action against him by Maine Revenue Services to the Bureau is a separate violation. As stated in Section IV above, both violations warrant revocation.

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

PER ORDER OF THE SUPERINTENDENT OF INSURANCE

December 30, 2025



TIMOTHY N. SCHOTT
Deputy Superintendent of Insurance

cc: Samuel Lobel, Courtney Awale, Lisa Wilson