

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

***In re:* LISA VALERI KROOKS**

**National Producer No. 21174550
Maine License No. PRR484401
Docket No. INS-26-215**

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

NOTICE TO LISA VALERI KROOKS:

Effective as of **March 23, 2026**, your Maine resident insurance producer license will be **REVOKED** without further formal proceedings unless you request a hearing as specified below.

The reasons for your license revocation are as follows:

1. On or around May 16, 2024, you applied for a resident producer license.
2. In that application you indicated that you resided at 11 Pinecrest Dr, York, ME 03909.
3. In that application you also confirmed that you had taken Maine's producer licensing examination remotely on May 13, 2024.
4. This examination is a pre-licensing requirement under 24-A M.R.S. § 1410.
5. To be licensed in Maine as a resident producer, with Maine as a home state, your principal place of residence or principal place of business at the time of the license application must be in the State of Maine. 24-A M.R.S. § 1420-A(2).
6. In your application you certified that the information in the application was true and correct under penalty of perjury and that "submitting false information or omitting pertinent or material information...is grounds for license revocation or denial."
7. It appears from information received by the Bureau that you were not present in the State of Maine when you took the Maine producer licensing examination.
8. On December 12, 2025, Bureau staff sent an information request to you at your mailing address and email address on file with the Bureau. As part of these communications, the Bureau requested that you provide certain information, including information that would establish that you were a Maine resident when you applied for a Maine resident producer license.
9. The Bureau was seeking this information pursuant to 24-A M.R.S. § 220(1). Your response was required within 10 business days pursuant to 24-A M.R.S. § 220(2).

10. On December 12, 2025, you responded to Bureau staff via telephone and stated in part:

“...I have moved back to Florida. I was never a Maine resident, and I never changed over my driver’s license to a Maine driver’s license, but I was physically in Maine when I completed the Maine producer licensing exam remotely online . . .”
11. Information available to the Bureau indicates that you were in fact located in the State of Florida when you took your Maine producer licensing examination.
12. On December 18, 2025, you emailed a response to the Bureau’s December 12, 2025 inquiry. In response to the Bureau’s request for the street address, city, and state where you took your Maine producer licensing examination, you wrote “I was at an office that had wifi to be able to talk [sic] the test. I do not have the address, it’s been almost 2 years.”
13. In response to the Bureau’s question regarding your home address as of May 13, 2024, you responded, “I didn’t have a permanent address I was staying with people.”
14. Additionally, in response to the Bureau’s request for additional information regarding the entity you listed in your Maine producer license application as your employer from May 20, 2019 to May 20, 2024, you wrote, “I don’t have a physical address as this company was online. . . .” You additionally did not provide any of the requested supporting documentation or contact information for anyone who could verify your employment.
15. Also on or about December 18, 2025, you requested that the Bureau terminate your Maine resident producer license.
16. On December 29, 2025, Bureau staff emailed you to confirm that your Maine resident insurance producer license had been voluntarily terminated and to advise you that pursuant to 24-M.R.S.A. §1417(3), “The superintendent may, after notice and opportunity for a hearing under this section, deem the license suspended or revoked of a previously licensed person who voluntarily surrendered an insurance license.”
17. Your responses via phone and email to the Bureau demonstrate that you were not a Maine resident at the time you applied for your Maine resident insurance producer license. Your responses also did not fully answer all of the questions in the Bureau's December 12, 2025, information request.
18. Your provision of untrue information in your application for a Maine resident insurance producer license and in your subsequent communications with the Bureau, as well as your failure to provide a substantive response to the Bureau's December 12, 2025 inquiry constitute grounds for the revocation of your Maine nonresident insurance producer license pursuant to 24-a M.R. S. §§ 1420-K(1)(A)(B)(C) and 220(2).

Therefore, based upon the above grounds, your Maine insurance producer license is **REVOKED** as of **March 23, 2026**, 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

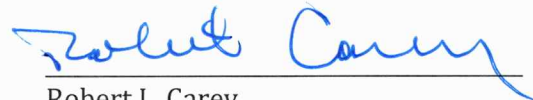
Bureau of Insurance will bear the burden of proving each violation by a preponderance of the evidence.

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 23, 2026. 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 license revocation 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 Licensing Attorney Courtney Awale, 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 Courtney Awale by e-mail at Courtney.Awale@maine.gov or by telephone at (207) 624-8451.

February 19, 2026



Robert L. Carey
Superintendent of Insurance