

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

***In re:* JOSHUA PARKHURST**

**National Producer No. 8433590
Maine License No. PRR112390
Docket No. INS-26-229**

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

NOTICE TO JOSHUA PARKHURST

Effective as of **April 1, 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 November 16, 2022, you were the subject of a state tax lien assessed by Maine Revenue Services for a total of \$5,506.37 for "Income Tax 01-01-2019 to 12-31-2019" and associated interest, penalties, and costs. The Notice of State Tax Lien advised:

These amounts were not paid when due and no further administrative or judicial review is available pursuant to the Maine Administrative Procedure Act or 36 M.R.S § 151. Therefore, a lien exists in favor of the State of Maine upon all real property, fixtures and crops that are presently owned or hereafter acquired by this taxpayer. The lien arises at the time the assessment becomes final and continues for 10 years from the date of recording unless sooner released or otherwise discharged. Filing of this notice by the State Tax Assessor constitutes notice for, and secures payment of, both the original assessment and all subsequent assessments of tax against the same person, until such time as the lien is released or otherwise discharged. The State Tax Assessor has complied with all the provisions of Title 36 in the assessment of the tax.

2. On November 22, 2022, this state tax lien was recorded in the Oxford County Registry of Deeds at Book 5728, Page 886.
3. The Bureau has received information that to date you have not satisfied your state income tax obligation.
4. Furthermore, to date you have not reported the administrative action taken against you by Maine Revenue Services to the Maine Superintendent of Insurance as required pursuant to 24-A M.R.S. § 1420-P(1).

5. Including the above referenced State Tax Lien, you have been the subject of a total of eleven (11) liens since February 25, 2011. Seven liens were assessed by Maine Revenue Services and four liens were assessed by the Internal Revenue Service (IRS).
6. All four liens assessed by the IRS are related to the area "small business/self employed."
7. To date, you have not reported any of these liens or any administrative actions taken against you by Maine Revenue Services or the IRS to the Maine Superintendent of Insurance as required pursuant to 24-A M.R.S. § 1420-P(1).
8. On October 10, 2024, the New York State Department of Financial Services denied your application for a nonresident insurance producer license.
9. To date, you have not reported the administrative action taken against you by the New York State Department of Financial Services to the Maine Superintendent of Insurance as required pursuant to 24-A M.R.S. § 1420-P(1).
10. Your failure to pay state income tax as described in Paragraph 1 represents grounds for the revocation of your Maine resident insurance producer license pursuant to 24-A M.R.S. § 1420-K(1)(N).
11. Your seven separate failures to report to the Superintendent administrative action taken against you by another state agency within 30 days of the final disposition of the matter as required under 24-A M.R.S. § 1420-P(1) each constitute grounds for the revocation of your Maine resident insurance producer license pursuant to 24-A M.R.S. § 1420-K(1)(B).
12. Your four separate failures to report to the Superintendent administrative action taken against you by the United States government within 30 days of the final disposition of the matter as required under 24-A M.R.S. § 1420-P(1) each constitute grounds for the revocation of your Maine resident insurance producer license pursuant to 24-A M.R.S. § 1420-K(1)(B).
13. Your four separate failures to pay federal income taxes as required in relation to your self employment and/or small business each demonstrate incompetence, untrustworthiness and financial irresponsibility in the conduct of business in this State or elsewhere each in violation of 24-A M.R.S. § 1420-K(1)(H)
14. The New York State Department of Financial Services' denial of your nonresident producer license application constitutes grounds for the revocation of your Maine resident insurance producer license pursuant to 24-A M.R.S. § 1420-K(1)(I).
15. Your failure to report to the Superintendent administrative action taken against you by another jurisdiction within 30 days of the final disposition of the matter as required under 24-A M.R.S. § 1420-P(1) constitutes grounds for the revocation of your Maine resident insurance producer license pursuant to 24-A M.R.S. § 1420-K(1)(B).

Therefore, based upon the above grounds, your Maine resident insurance producer license is **REVOKED** as of **April 1, 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 April 1, 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 email at courtney.awale@maine.gov or by telephone at (207) 624-8451.

March 2, 2026



Robert L. Carey
Superintendent of Insurance