

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

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***In re: Joseph Lewis Kriner***

**National Producer No. 18545464  
Maine License No. ADN303023  
Docket No. INS-26-232**

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

***NOTICE TO JOSEPH LEWIS KRINER:***

Effective as of May 11, 2026, your Maine nonresident insurance adjuster 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. You entered into a consent order with the Maryland Insurance Administration that became effective on October 18, 2024. That consent order had the effect of suspending your public adjuster license for a period of ninety (90) days.
2. On July 28, 2025 the Florida Department of Financial Services, Division of Insurance Agent and Agency Services issued an order of suspension that had the effect of suspending your public adjuster license for a period of ninety (90) days.
3. On August 26, 2025, pursuant to 24-A M.R.S. § 220(1), staff at the Maine Bureau of Insurance sent an inquiry to you at your email address of record. The inquiry sought information concerning your license suspensions in the states of Maryland and Florida. Your response was required within ten (10) business days in accordance with 24-A M.R.S. § 220(2). Bureau staff did not receive a response, nor was the email returned as undeliverable.
4. On September 17, 2025, pursuant to 24-A M.R.S. § 220(1), staff at the Maine Bureau of Insurance sent another inquiry to you at your email address of record. The inquiry sought information concerning your license suspensions in the states of Maryland and Florida. Your response was required within ten (10) business days in accordance with 24-A M.R.S. § 220(2). Bureau staff did not receive a response, nor was the email returned as undeliverable.
5. You did not report the other state actions described in paragraphs 1 and 2 to the Maine Bureau of Insurance as was required by 24-A M.R.S. § 1420-P(1).
6. Having your adjuster license suspended in Maryland and Florida as described in paragraphs 1 and 2 constitutes grounds for the revocation of your nonresident adjuster license pursuant to 24-A M.R.S. § 1420-K(1)(I).

7. Your failure to respond to the inquiries described in paragraphs 3 and 4 constitutes grounds for the revocation of your adjuster license pursuant to 24-A M.R.S. § 1420-K(1)(B) and § 220(2).
8. Your failure to report the other state actions described in paragraphs 1 and 2 to the Maine Bureau of Insurance constitutes grounds for the revocation of your adjuster license pursuant to 24-A M.R.S. § 1420-K(1)(B) and §1420-P(1).

Therefore, based upon the above grounds, your Maine nonresident insurance adjuster license is **revoked** as of May 11, 2026, pursuant to 24-A M.R.S. §§ 1417 and 1420-K, subject to your right to request a hearing.

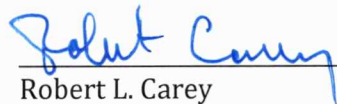
**Under the Maine Insurance Code, specifically 24-A M.R.S. §1417 and §1420-K, you have the right to a hearing before the Superintendent or his designee. If you request a hearing, you will have the right to present evidence and arguments in your defense, and the staff of the Bureau of Insurance will bear 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 May 11, 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 the revocation of your license 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 Bureau Attorney Hancock 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 Attorney Fenton by e-mail at [Hancock.G.Fenton@maine.gov](mailto:Hancock.G.Fenton@maine.gov) or by telephone at (207) 624-8429.

April 10, 2026



Robert L. Carey  
Superintendent