

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

*In re:*

**DANIEL EDMUND WALSH**

**National Producer No. 9296337**

**Docket No. INS-10-241**

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

**NOTICE TO DANIEL EDMUND WALSH:**

The Maine Superintendent of Insurance hereby denies your August 2010 application for licensure in Maine as a nonresident insurance producer. The reasons for denial are set forth below:

1. You were the subject of a consent order dated April 27, 2010 issued by the Commonwealth of Pennsylvania Insurance Department, which imposed a penalty of \$5,000.00 and ordered you to cease and desist from the activities described therein.
2. The Pennsylvania consent order found that you caused a colleague to impersonate an applicant for insurance, without the applicant's knowledge or consent, for the purpose of verifying personal information of the applicant to an insurer.
3. The Pennsylvania consent order found that your conduct violated Pennsylvania insurance laws prohibiting licensees from committing any unfair insurance practice or fraud, and prohibiting licensees from using fraudulent, coercive or dishonest practices or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of doing business.
4. You failed to disclose the Pennsylvania order in your Maine application and responded "No" to the question of whether you had ever been involved in an administrative proceeding, which constitutes grounds for denial of your Maine license application under 24-A M.R.S. §1420-K(1)(A) for providing incorrect, misleading, incomplete or materially untrue information in the license application, and 24-A M.R.S. §1420-K(1)(C) for attempting to obtain a license through misrepresentation or fraud.
5. As described in Paragraph 2, you were found to have committed an unfair insurance practice or fraud, which constitutes grounds for denial of your Maine license application under 24-A M.R.S. §1420-K(1)(G), and to have used fraudulent, coercive or dishonest practices or demonstrated incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this State or elsewhere, which constitutes grounds for denial of your Maine license application under 24-A M.R.S. §1420-K(1)(H).
6. As described in Paragraph 3, you were found to have violated insurance laws, which constitutes grounds for denial of your Maine license application under 24-A M.R.S. §1420-K(1)(B).

Therefore, based upon the above grounds, your Maine insurance producer license is **denied**, 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 her 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 evidence.**

**If you request a hearing, you will receive further communication regarding scheduling. The matters to be determined through the hearing process are whether there are valid grounds for denying your license, whether you committed one or more violations of Maine insurance laws, 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 November 12, 2010. If you do not file a written request for a hearing within 30 days from the time you know or reasonably should have known of the denial of your license application, you will lose your right to request a hearing on this matter, and your license denial will be final in accordance with this 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 staff Attorney Arthur G. Hosford, Jr., Bureau of Insurance, #34 State House Station, Augusta, ME 04333-0034. You may also reach Attorney Hosford by e-mail at [arthur.g.hosford.jr@maine.gov](mailto:arthur.g.hosford.jr@maine.gov) or telephone at 207 624-8429.

October 7, 2010

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MILA KOFMAN, Superintendent