

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

In re:

Barbara Louise Ashbrook

Docket No. INS-25-205

**CONSENT TO ENTRY OF
PROBATIONARY LICENSING
ORDER**

The Maine Superintendent of Insurance (the Superintendent), acting in accordance with Title 24-A of the Maine Revised Statutes (the Maine Insurance Code) and specifically 24-A M.R.S. §§ 1417 and 1425, has conducted an investigation into the resident insurance producer license application of Barbara Louise Ashbrook (Applicant). This Order establishes a probationary license for the Applicant who, as evidenced by the signature(s) subscribed on this Order, hereby consents to entry of this Order, agrees that it shall have the same preclusive effect as an order issued after hearing, and waives her right to a hearing and to judicial review.

FACTS

1. The Superintendent of Insurance is the official charged with administering and enforcing Maine's insurance laws and regulations, and the Bureau of Insurance is the administrative agency with such jurisdiction. The Superintendent has jurisdiction over this matter pursuant to 24-A M.R.S. §§ 12-A and 211.
2. The Applicant submitted an application for a resident insurance producer license with life authority on May 29, 2024.
3. The Applicant has previously held a social worker conditional license, under license number LSX19823 with the Maine Board of Social Worker Licensure.
4. The Applicant was the subject and a signatory to a consent agreement, filed under Case Number 2021-SOC-17865, entered into with the Office of the Maine Attorney General and the Maine Board of Social Worker Licensure. That consent agreement became effective on May 16, 2022. The Consent Agreement issued a warning to the Applicant and mandated that she consult with a Board-approved Practice Consultant for at least one hour each month for a period of at least twelve months.
5. Due to the Applicant's inability to abide by the terms of the Consent Agreement that became effective on May 16, 2022, the Applicant agreed to a reprimand and the revocation of her Maine social worker conditional license via a Consent Agreement filed under Case Number 2022-SOC-18673 that became effective on November 29, 2022.

6. The Applicant did not disclose the aforementioned consent agreements on her application for a resident insurance producer license that she submitted on May 29, 2024. She stated this was due to her misunderstanding of the question that called for such disclosure. When subsequently asked by personnel at the Bureau of Insurance, she provided a full explanation of the consent agreements and provided additional information that was requested.
7. The Applicant has expressed sincere remorse for her actions leading to the Consent Agreement and revocation described above.
8. The Applicant has submitted additional information, including a supporting statement from a potential employer. She is the single parent of four minor children. After working her way through school, she has received a Bachelor of Arts degree from Northern Arizona University in the Spring of 2020.

CONCLUSIONS OF LAW


9. Pursuant to 24-A M.R.S. § 1417, the Superintendent may deny, revoke, suspend, place on probation or limit the permissible activities under any license issued under Chapter 16 of the Maine Insurance Code if the Superintendent finds that, as to the applicant, any of the causes exist that are listed in 24-A M.R.S. § 1420-K.
10. Pursuant to 24-A M.R.S. § 1420-K(1)(A) the Applicant's conduct, as described in Paragraph 6, constitutes statutory grounds for refusal to issue a license or for granting a license with additional conditions such as issuance of a probationary license.
11. The Superintendent finds that an adequate amount of time has passed since the Applicant agreed to the revocation of her Maine social worker conditional license, and that the Applicant has established that she is trustworthy, hard-working and law-abiding. However, a probationary license is warranted given the conduct that led to the revocation and her failure to disclose the existence of the two aforementioned consent agreements.

ORDERS

12. Based on the foregoing and in accordance with 24-A M.R.S. § 1417, the Superintendent ORDERS that a resident insurance producer license be issued to the Applicant, subject to the following terms of probation:
 - a. The Applicant will comply with all applicable insurance statutes, rules and regulations;
 - b. The Applicant will not act in any principal, supervisory, or managerial capacity in the insurance industry without first securing the approval of the Maine Bureau of Insurance;

- c. The Applicant will report to the Licensing Division of the Maine Bureau of Insurance within six (6) months of being issued the resident insurance producer license and again every six (6) months during the term of her probation. The report will include at minimum any disciplinary issues she has experienced while working in the insurance industry, any consumer complaints filed against her, either with an insurance regulator or with her employer, and her plans to continue employment in the insurance industry;
 - d. While employed in the insurance industry during the period of this probationary license, the Applicant will provide any such employer with a copy of this order.
13. This Probationary Licensing Order is entered in lieu of the Superintendent denying the Applicant's license application or otherwise restricting it under 24-A M.R.S §§ 1417 and 1420-K. Should the Applicant fail to adhere to any of the above Orders, nothing in this agreement limits the Superintendent's authority to revoke the Applicant's producer license upon these grounds and to take any other available actions.
14. The term of this probation will last two years from the date of entry of this Order, as evidenced by the Superintendent's signature. Upon the expiration of two years, the probationary terms in Paragraph 12 will no longer apply.
15. This Probationary Licensing Order is enforceable by the Superintendent and/or by an action in Maine Superior Court pursuant to 24-A M.R.S. § 214.
16. This Probationary Licensing Order is a public record within the meaning of 1 M.R.S. § 402(3) and will be reported to the Regulatory Information Retrieval System database at the National Association of Insurance Commissioners.

SO ORDERED: July 22, 2025.




Robert L. Carey
Superintendent

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CONSENT TO ENTRY OF ORDER

I, Barbara Louise Ashbrook, state that I have read the foregoing Probationary Licensing Order and that I know and fully understand the contents hereof; that the factual allegations stated herein are true and correct; that I have been advised of my right to a hearing, and that I have the right to be represented by counsel in this matter; that I voluntarily consent to the entry of this Probationary Licensing Order without any force or duress, expressly waiving any right to a hearing in this matter, as well as any rights to administrative or judicial review of this Probationary Licensing Order; that I understand that the Superintendent reserves the right to take further actions against me to enforce this Probationary Licensing Order or to take appropriate action upon discovery of other violations of the Maine Insurance Code by me; and that I will fully comply with the terms and conditions stated herein.

I understand that this Order is a public document.


Barbara Louise Ashbrook

Date