

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

In re: Amely Tulayan Felder

National Producer No. 20475776
Maine License No. PRN 496406
Docket No. INS-25-236

**CONSENT AGREEMENT
AND ORDER**

Amely Felder, licensed as a nonresident insurance producer, the Maine Superintendent of Insurance ("Superintendent"), and the Office of the Maine Attorney General ("Attorney General") hereby enter into this Consent Agreement pursuant to 10 M.R.S. § 8003(5)(B) to resolve, without an adjudicatory proceeding, violations of the Insurance Code for which the Superintendent may impose discipline pursuant to 24-A M.R.S. §§ 12-A, 1417, and 1420-K.

STATUTORY AUTHORITY

1. Under 24-A M.R.S. §§ 12-A, 1417, and 1420-K, the Superintendent may issue a warning, censure, or reprimand to a licensee, may suspend, revoke, or refuse to renew the license of a licensee, may impose conditions of probation on a licensee, may levy a civil penalty, or may take any combination of such actions, for violating any insurance laws, or violating any rule, regulation, subpoena, or order of the Superintendent.
2. Pursuant to 10 M.R.S. § 8003(5)(B), the Superintendent may resolve a matter by entering into a consent agreement with a licensee and with the agreement of the Attorney General.

FACTS

3. The Superintendent is the official charged with administering and enforcing Maine's insurance laws and regulations, and the Bureau of Insurance ("Bureau") 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.
4. Amely Felder is licensed as a nonresident insurance producer by the Bureau. Her license number is PRN 496406. Her National Producer Number is 20475776.
5. On or around September 27, 2024, Amely Felder submitted to an insurer an application for life insurance with a Maine resident listed as the applicant.
6. Prior to submitting the insurance application, Amely Felder had not communicated with the Maine resident who was listed as the applicant.
7. On the insurance application, Amely Felder certified that she personally interviewed the Maine resident who was listed as the applicant.

8. Amely Felder used an electronic signature with the Maine resident's name on the insurance application.
9. The Maine resident did not authorize Amely Felder or anyone else to submit the insurance application on the individual's behalf.
10. The Maine resident did not authorize Amely Felder or anyone else to enter the applicant's electronic signature on the insurance application.
11. The policy that was subsequently issued in the Maine resident's name was cancelled by the insurer at the Maine resident's request.
12. In response to an inquiry from the Bureau of Insurance, Amely Felder stated that the use of the electronic signature described in Paragraph 8 followed the standard process outlined in the relevant insurance company's policies and procedures.
13. Amely Felder's use of the electronic signature described in Paragraph 8 did not follow the standard process outlined in the relevant insurer's policies and procedures.

CONCLUSIONS OF LAW

14. Amely Felder violated 24-A M.R.S. § 1420-K(1)(H) by failing to communicate with a Maine resident before submitting an application for insurance in the Maine resident's name.
15. Amely Felder violated 24-A M.R.S. §§ 1420-K(1)(A) and 1420-K(1)(H) by making a false statement on an insurance application.
16. Amely Felder violated 24-A M.R.S. § 1420-K(1)(J) by the unauthorized use of an electronic signature to sign an application for insurance in the name of a Maine resident.
17. Amely Felder violated 24-A M.R.S. § 1420-K(1)(H) by claiming to Maine Bureau of Insurance staff that her use of an electronic signature followed the relevant insurer's policy, when in fact it did not.

COVENANTS

18. Amely Felder admits to the facts stated above and admits that those facts constitute a basis for imposing discipline upon her due to her violations of the Maine Insurance Code.
19. Amely Felder agrees to the revocation of her nonresident insurance producer license. Following this revocation, Amely Felder may not engage in insurance producer activities as defined in the Maine Insurance Code, Title 24-A of the Maine Revised Statutes, and may not participate in the business of an insurance agency or receive compensation to the extent prohibited by 24 M.R.S. § 1412.

20. Nothing in this Consent Agreement shall affect the rights or interests of any person who is not a party to this Consent Agreement.
21. This Consent Agreement is not subject to appeal. Amely Felder waives any further hearings or appeals regarding the matters that are the subject of this Consent Agreement.
22. This Consent Agreement constitutes an Order of the Superintendent. A violation of its terms is enforceable by the Superintendent pursuant to 24-A M.R.S. §§ 12-A and 211.
23. The effective date of this Consent Agreement is the date of the Superintendent's signature.
24. This Consent Agreement may be modified only by a written agreement executed by all of the parties hereto.
25. This Consent Agreement is a public record subject to the provisions of the Maine Freedom of Access Act, 1 M.R.S. §§ 401 through 410, and will be available for public inspection and copying pursuant to 1 M.R.S. § 408-A.
26. This Consent Agreement is an adverse action and will be reported to the Regulatory Information Retrieval System ("RIRS") database at the National Association of Insurance Commissioners ("NAIC").
27. Amely Felder agrees that she has read this Consent Agreement, that she understands this Consent Agreement, that she has reviewed the statutory provisions set forth herein, that she has had an opportunity to consult counsel before signing this Consent Agreement, and that she enters into this Consent Agreement voluntarily and without coercion of any kind from any person.
28. In consideration of Amely Felder's execution of and compliance with the terms of this Consent Agreement, the Superintendent and Attorney General agree to forgo pursuing against Amely Felder any further disciplinary measures or other civil or administrative sanctions arising under the Maine Insurance Code concerning the specific, admitted conduct described in this Consent Agreement. However, should Amely Felder violate any provision of this Consent Agreement, she may be subject to any available sanction for the violation.

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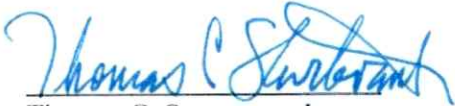
AMELY FELDER

Dated: Oct. 29, 2025


Amely Felder


THE OFFICE OF THE MAINE ATTORNEY GENERAL

Dated: October 29, 2025


Thomas C. Sturtevant, Jr.
Assistant Attorney General

THE MAINE SUPERINTENDENT OF INSURANCE

Dated: Oct. 30, 2025


Robert L. Carey
Superintendent of Insurance