

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

In re: REBECCA SINCLAIR

Docket No. INS-25-511

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

NOTICE TO REBECCA SINCLAIR

Effective as of **January 8, 2026**, your Maine resident insurance producer license application is **DENIED** without further formal proceedings unless you request a hearing as specified below.

The reasons for your license application denial are as follows:

1. On or around October 9, 2025, you applied for a Maine resident insurance producer license.
2. In your application, you certified that the information in the application was true and correct under penalty of perjury and that “submitting false information or omitting pertinent or material information...is grounds for license revocation or denial of the license and may subject me to civil or criminal penalties.”
3. In this application, you answered “no” to the following question:

“Have you ever been named or involved as a party in an administrative proceeding, including FINRA sanction or arbitration proceeding regarding any professional or occupational license or registration? ‘Involved’ means having a license censured, suspended, revoked, canceled, terminated; or, being assessed a fine, a cease and desist order, a prohibition order, a compliance order, placed on probation, sanctioned or surrendering a license to resolve an administrative action. ‘Involved’ also means being named as a party to an administrative or arbitration proceeding, which is related to a professional or occupational license, or registration. ‘Involved’ also means having a license, or registration application denied or the act of withdrawing an application to avoid a denial. . . .”
4. On September 21, 2020, your Certified Residential Medication Aide (CRMA) license was denied on the basis of “Misappropriation - The deliberate misplacement, exploitation, or wrongful temporary or permanent use, or damage, of belongings or money, or both, without consent.”
5. On January 14, 2022, you were convicted of seven misdemeanors, Counts 1 through 3 being theft by unauthorized taking or transfer and Counts 4 through 7 being misuse of identification. You were convicted in the Penobscot County Superior Court under case number PENCD-CR-2020-02408.

6. You were sentenced to 364 days imprisonment (suspended) for Count 1, and six months imprisonment (suspended, concurrent) for Counts 2 through 7. You were additionally sentenced to one year of probation, ordered to pay \$6,960.19 in restitution, and ordered to have no direct or indirect contact with three different individuals.
7. In your October 15, 2025 email to Bureau staff, you explained that at the time of these offenses, you were working in an assisted living facility and wrote "I had taken my residents (sic) debit card information and used it to buy things online."
8. Your failure to disclose previous licensing action constitutes grounds for the denial of your Maine resident insurance producer license application pursuant to 24-A M.R.S. § 1420-K(1)(A)(B).
9. The criminal convictions described in Paragraphs 5 through 7, which involve dishonesty and demonstrate untrustworthiness and financial irresponsibility in the conduct of business in this State, represent grounds for the denial of your Maine resident insurance producer license application pursuant to 24-A M.R.S. § 1420-K(1)(F)(H).

Therefore, based upon the above grounds, your Maine resident insurance producer license application is **denied** as of **January 8, 2026**, pursuant to 24-A M.R.S. §§ 1417 and 1420-K, subject to your right to request a hearing.

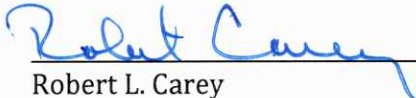
Under the Maine Insurance Code, specifically 24-A M.R.S. §§ 1417 and 1420-K, you have the right to a hearing before the Superintendent or his designee.

If you request a hearing, you will receive further communication regarding scheduling. At the hearing, the Superintendent or his designee will determine whether you committed one or more of the violations listed above. If it is proven that you have committed one or more of the violations listed above, the issues to be decided at a hearing are whether you have been sufficiently rehabilitated following the criminal convictions to warrant the public trust, and the reasonableness of the Superintendent's action in denying your license application.

To request a hearing, you must notify the Bureau of Insurance in writing no later than January 8, 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 denial 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 Burne, 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 Burne by email at courtney.burne@maine.gov or by telephone at (207) 624-8451.

December 9, 2025


Robert L. Carey
Superintendent of Insurance