

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

In re:

Laura Wilson

National Producer No. 18180056

Maine License No. PRR 278029

Docket No. INS-26-201

**CONSENT AGREEMENT
AND ORDER**

Laura Wilson, licensed as a resident 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 the 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. Laura Wilson is licensed as a resident insurance producer by the Maine Bureau of Insurance. Her resident producer license number is PRR 278029. Her national producer number is 18180056.
5. On June 24, 2025 Laura Wilson posted on an online public review that had been left by a consumer who Laura Wilson had assisted. Laura Wilson’s reply to the consumer’s review of her agency indicated that the consumer was training to be an educator and had applied for Maine’s Medicaid program.

6. On June 30, 2025 the Maine Department of Health and Human Services, Office of the Health Insurance Marketplace ("OHIM") became aware of Laura Wilson's post described in paragraph 5. Staff at OHIM emailed Laura Wilson outlining how her post violated the broker agreement that she had signed as a condition to do business on Maine's state-based health insurance marketplace.
7. On July 1, 2025, OHIM issued Laura Wilson a letter of noncompliance. The letter stated that Laura Wilson had violated Section III.f(4) "Creation, collection, disclosure, access, Maintenance, Storage, and Use Limitations," of the broker agreement that Laura Wilson had signed. Laura Wilson did not report the letter of noncompliance to the Bureau of Insurance.

CONCLUSIONS OF LAW

8. The Insurance Information and Privacy Protection Act, specifically 24-A M.R.S. § 2215, prohibits insurance producers from publicly disclosing personal information as defined in that Act.
9. As described in paragraph 5, Laura Wilson violated 24-A M.R.S. § 2215 by publicly posting a consumer's personal information on the internet.
10. 24-A M.R.S. § 1420-P(2) mandates that insurance producers report to the Superintendent any administrative action taken by another governmental agency in this State within 30 days of the final disposition of the matter.
11. As described in paragraphs 6 and 7, Laura Wilson violated 24-A M.R.S. § 1420-P(2) by failing to report the letter of noncompliance that was issued to her by OHIM on July 1, 2025.

COVENANTS

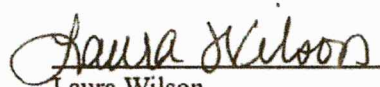
12. Laura Wilson admits to the facts stated above and admits that those facts constitute a basis for imposing discipline upon her due to her violations of 24-A M.R.S. § 1420-P(2) and 24-A M.R.S. § 2215.
13. Laura Wilson agrees to the imposition of a civil penalty in the amount of five-hundred dollars (\$500), which she will remit to the Maine Bureau of Insurance at the time of returning this signed agreement. Payment shall be by check or money order and made out to "Treasurer, State of Maine" and addressed to: Licensing Attorney, Maine Bureau of Insurance, 34 State House Station, Augusta, Maine 04333-0034.
14. Nothing in this Consent Agreement shall affect the rights or interests or any person who is not a party to this Consent Agreement.
15. This Consent Agreement is not subject to appeal. Laura Wilson waives any further hearings or appeals regarding the matters that are the subject of this Consent Agreement.

16. 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.
17. The effective date of this Consent Agreement is the date of the Superintendent's signature.
18. This Consent Agreement may be modified only by a written agreement executed by all of the parties hereto.
19. 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.
- ~~20. 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").~~
21. Laura Wilson 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.
22. In consideration of Laura Wilson's execution of and compliance with the terms of this Consent Agreement, the Superintendent and Attorney General agree to forgo pursuing against Laura Wilson any further disciplinary measures or other civil administrative sanctions arising under the Maine Insurance Code concerning the specific, admitted conduct described in this Consent Agreement. However, should Laura Wilson violate any provisions of this Consent Agreement, she may be subject to any available sanction for the violation.

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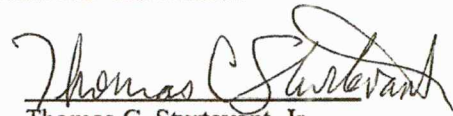
LAURA WILSON

Dated: February 20, 2026


Laura Wilson

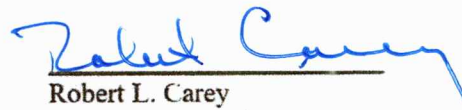
THE OFFICE OF THE MAINE ATTORNEY GENERAL

Dated: March 3, 2026


Thomas C. Sturtevant, Jr.
Assistant Attorney General

THE MAINE SUPERINTENDENT OF INSURANCE

Dated: March 3, 2026


Robert L. Carey
Superintendent of Insurance