

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

In re:

THOMAS S. KAROD

National Producer No. 8488881

Maine License No. PLR114804

Docket No. INS-26-261

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

NOTICE TO THOMAS S. KAROD

Effective as of **June 10, 2026**, your Maine resident insurance producer license will be **REVOKED** without further formal proceedings unless you request a hearing as specified below.

The reasons for your license revocation are as follows:

1. You were licensed as an attorney in the State of Maine on October 17, 1994.
2. On August 21, 2025, a warrant was issued for your arrest for Possession of Sexually Explicit Materials of a minor under 12, which is a class C felony.
3. Prior to your arrest, on May 30, 2024, eleven devices were seized from your residence pursuant to a search warrant. These devices contained privileged material, as well as approximately 18 files containing sexually explicit material of children "... from as young as 2 to 12 years of age."
4. At a pretrial hearing on August 25, 2025, your bail was set at \$500 and you were ordered not to use the internet or have any contact with children under the age of 18.
5. To date, you have not reported any criminal action to the Maine Superintendent of Insurance as required by 24-A M.R.S. § 1420-P(2).
6. On August 28, 2025, the Maine Board of Overseers of the Bar (hereinafter "the Board") petitioned the Maine Supreme Judicial Court for an Order of Interim Suspension of you from the practice of law in Maine.
7. On September 5, 2025, the Maine Supreme Judicial Court suspended you from the practice of law. The Court additionally ordered:

Karod is prohibited from removing any funds, files, data, checkbooks, financial records/bank information, client property, computer hardware/software, or any client related or law office related items.

Finally, Karod is prohibited from serving as a fiduciary, and he is ORDERED to immediately relinquish any position as a designated fiduciary and take steps

to receive any discharge from the courts or entitles that have recorded such fiduciary services.

8. To date, you have not reported this administrative action taken against you by the Board to the Maine Superintendent of Insurance as required by 24-A M.R.S. § 1420-P(1).
9. Following your suspension, you failed to respond to the Board's Summons and Information by December 2, 2025, failed to attend a scheduled conference regarding the Board's Motion for Default on December 19, 2025, and failed to file an Answer to the Information in response to the Board's December 22, 2025 in-hand service of all previously filed documents in the matter.
10. Additionally, on February 20, 2026, at a Sanction Only Hearing, you did not appear, without good cause, and your absence was not excused.
11. On April 7, 2026, the Maine Supreme Judicial Court ordered that you be disbarred from the practice of law in Maine. The Court cited factors including your intentionally breaking the law while licensed as an attorney, your victimization of children by viewing and attempting to disseminate child pornography, and your actions undermining community trust and confidence in the legal system. The Court found that you had violated the following three subsections of Rule 8.4 of the Maine Rules of Professional Conduct, which read:

It is professional misconduct for a lawyer to:

- a. violate or attempt to violate any provision of either the Maine Rules of Professional Conduct or the Maine Bar Rules, or knowingly assist or induce another to do so, or do so through the acts of another;
 - c. engage in conduct involving dishonesty, fraud, deceit or misrepresentation;
 - d. engage in conduct that is prejudicial to the administration of justice.
12. Your failure to report to the Superintendent the criminal action taken against you as described in paragraphs 2 through 4 above within 30 days of the initial pretrial hearing date as required under 24-A M.R.S. § 1420-P(2) constitutes grounds for the revocation of your Maine resident insurance producer license pursuant to 24-A M.R.S. § 1420-K(1)(B).
 13. The conduct described in paragraph 3 above demonstrates your incompetence and untrustworthiness in the conduct of business in this state in violation of 24-A M.R.S. § 1420-K(1)(H).
 14. The conduct described in paragraphs 7 and 9 through 11 above additionally demonstrates your incompetence and untrustworthiness in the conduct of business in this state in violation of 24-A M.R.S. § 1420-K(1)(H).
 15. Your failure to report to the Superintendent the administrative action taken against you in another jurisdiction or by another governmental agency as described in paragraphs 6 and 7 above within 30 days of the final disposition of the matter as required under 24-A

M.R.S. § 1420-P(1) constitutes grounds for the revocation of your Maine resident insurance producer license pursuant to 24-A M.R.S. § 1420-K(1)(B).

16. Your failure to report to the Superintendent the administrative action taken against you in another jurisdiction or by another governmental agency as described in paragraph 11 above within 30 days of the final disposition of the matter as required under 24-A M.R.S. § 1420-P(1) constitutes grounds for the revocation of your Maine resident insurance producer license pursuant to 24-A M.R.S. § 1420-K(1)(B).

Therefore, based upon the above grounds, your Maine resident insurance producer license is **REVOKED** as of **June 10, 2026**, pursuant to 24-A M.R.S. §§ 1417 and 1420-K, subject to your right to request a hearing.

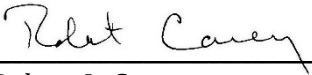
Under the Maine Insurance Code, specifically 24-A M.R.S. §§ 1417 and 1420-K, you have the right to a hearing before the Superintendent or his designee. If you request a hearing, you will have the right to present evidence and arguments in your defense, and the staff of the Bureau of Insurance will bear the burden of proving each violation by a preponderance of the evidence.

If you request a hearing, you will receive further communication regarding scheduling. The matters to be determined through the hearing process are whether you committed one or more of the violations listed above, 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 June 10, 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 revocation 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 Awale, 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 Awale by email at courtney.awale@maine.gov or by telephone at (207) 624-8451.

May 8, 2026



Robert L. Carey
Superintendent of Insurance