

STATE OF MAINE  
BUREAU OF INSURANCE

IN RE:

JILLIAN WOOD

Maine License No. PRN216534  
National Producer No. 16918761

**CONSENT AGREEMENT**

Docket No. INS-14-209

Jillian Wood, a licensed Maine non-resident insurance producer, the Maine Superintendent of Insurance (“the 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, a violation of the Insurance Code for which the Superintendent may impose discipline pursuant to 24-A M.R.S. §§ 1417 and 1420-K.

**PARTIES**

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. Jillian Wood is a resident of Colorado and has been licensed in Maine as a non-resident insurance producer with property and casualty authority since May 15, 2013. Her Maine producer license number is PRN216534. Her National Producer Number (“NIPR”) number is 16918761.

**STATUTORY AUTHORITY**

3. Under 24-A M.R.S. §§ 12-A 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. Pursuant to 10 M.R.S. § 8003(5)(B), the Superintendent may resolve a complaint by entering into a consent agreement with a licensee and with the agreement of the Attorney General.

## FACTS

4. On May 15, 2013, Ms. Wood's application for a Maine non-resident producer license was received by the Bureau of Insurance Staff. Ms. Wood answered "No" to the following background question on the electronic application form which she filed: "Have you ever been convicted of a crime, had a judgment withheld or deferred, or are you currently charged with committing a crime?"

5. The application included Ms. Wood's "Certification and Attestation" with the statement:

"I hereby certify that, under penalty of perjury, all of the information submitted in this application and attachments is true and complete. I am aware that submitting false information or omitting pertinent or material information in connection with this application is grounds for license revocation or denial of the license and may subject me to civil or criminal penalties."

6. Staff of the Maine Bureau of Insurance approved Ms. Wood's application and issued the producer license.

7. On January 16, 2014, documents were posted to the National Insurance Producer Registry warehouse which disclosed that on October 19, 2005, Ms. Wood was charged with one felony criminal offense for embezzlement in Cumberland County, State of North Carolina. Ms. Wood was indicted on this charge on April 24, 2006.

8. Ms. Wood pled guilty to misdemeanor larceny on October 5, 2006. She was ordered to spend 45 days in jail, all suspended, with 12 months of supervised probation. Ms. Wood was also ordered to pay \$5,785.48 in restitution and \$615.50 in fines, costs, and fees.

9. In a posted document dated October 31, 2013, Ms. Wood provided a statement that she had denied having ever been convicted of a crime on her application for a producer's license because she had erroneously believed that she had not been convicted of a crime, but had only been ordered to pay restitution. Ms. Wood additionally noted that the "incident was a distant memory."

## CONCLUSIONS OF LAW

10. The application form's disclosure questions specifically ask whether the applicant has "ever been convicted of a crime."

11. By failing to disclose the existence of her conviction for misdemeanor larceny when she applied, and certifying that the information was true and complete, Ms. Wood obtained her license based in part upon incorrect, misleading, incomplete or materially untrue information in her Maine application for non-resident producer licensing.

12. Title 24-A M.R.S. § 1420-K(1)(A) provides that the Superintendent may place on probation, suspend, revoke or refuse to issue or renew an insurance producer's license or may levy a civil penalty in accordance with section 12-A, or take any combination of such actions, for providing incorrect, misleading, incomplete or materially untrue information in the license application.

### COVENANTS

13. Ms. Wood admits to the Facts as stated above and admits that these Facts constitute a basis for imposing discipline upon her due to her failure to report her criminal conviction for larceny at the time she applied for her Maine non-resident producer license.

14. Ms. Wood agrees to the imposition of a civil penalty in the amount of Five Hundred Dollars (\$500.00) which Ms. Wood will remit to the Maine Bureau of Insurance at the time of returning this signed agreement. Payment shall be by check or money order made out to "Treasurer, State of Maine."

15. Ms. Wood will promptly report any matters to the Bureau of Insurance during all times that she is licensed by the Bureau, to the extent such reporting is required under the Maine Insurance Code, and will comply in all other respects with the provisions of the Maine Insurance Code, as applicable.

16. Nothing in this Agreement shall affect the rights or interests of any person who is not a party to this Agreement.

17. In consideration of Ms. Wood's execution of and compliance with the terms of this Consent Agreement, the Superintendent and Attorney General agree to forgo pursuing against Ms. Wood any further disciplinary measures or other civil or administrative sanctions available under the Maine Insurance Code concerning the specific conduct described in this Consent Agreement, other than those agreed to herein. However, should Ms. Wood violate any provision of this Consent Agreement, she may be subject to any available remedy for the violation. Ms. Wood further acknowledges and agrees that, upon execution of this Consent Agreement, each of the Covenants herein shall constitute an order of the Superintendent.

18. This Consent Agreement is enforceable by an action in Maine Superior Court.

19. This Consent Agreement is not subject to appeal. Ms. Wood waives any further hearings or appeals regarding the matters that are the subject of this Consent Agreement.

20. This Consent Agreement may be modified only by a written agreement executed by all of the parties hereto.

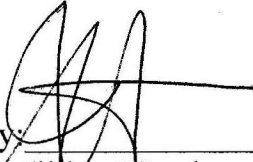
21. This Consent Agreement is a public record subject to the provisions of the Maine Freedom of Access Law, 1 M.R.S. §§ 401 through 410, will be available for public inspection and copying as provided for by 1 M.R.S. § 408, and will be reported to the Regulatory Information Retrieval System database at the National Association of Insurance Commissioners.

22. Ms. Wood 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 understands her right to consult with counsel before signing this Consent Agreement, and that she enters into this Consent Agreement voluntarily and without coercion of any kind from any person.

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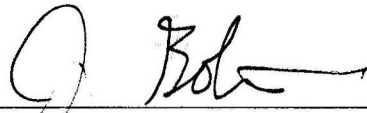
**JILLIAN WOOD**

Dated: April 29, 2014

By:   
\_\_\_\_\_  
Jillian Wood

**THE MAINE OFFICE OF THE  
ATTORNEY GENERAL**

Dated: May 8, 2014

By:   
\_\_\_\_\_  
Jonathan R. Bolton  
Assistant Attorney General

**THE MAINE SUPERINTENDENT OF  
INSURANCE**

Dated: May 9, 2014

By:   
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Eric A. Cioppa  
Superintendent of Insurance