

**STATE OF NEW HAMPSHIRE
INSURANCE DEPARTMENT**

In Re: Peter Minkow

Consent Order and Agreement

Docket No.: Ins. No. 08-047-EP

Peter Minkow (“Respondent”) and the New Hampshire Insurance Department hereby entered in to this Consent Order and Agreement to resolve, without resort to hearing, issues relative to his insurance activity in the state of New Hampshire.

STIPULATED FACTS

1. The Respondent was a licensed resident title insurance producer operating at 4 Stevens Avenue, Suite 3, Meredith, NH 03253. His producer license expired on January 31, 2006.
2. On May 21, 2008, the Respondent applied for reinstated of his license. In the application, the Respondent indicated that he had transacted business during the time his license was expired.
3. RSA 416-A:15, I states that title insurance agents must be licensed under RSA 402-J:3, I.
“I. Title insurance agents shall be licensed in the manner provided for agents of insurance companies by RSA 402-J...”
4. RSA 402-J:3, I states:
“I. A person shall not sell, solicit, or negotiate insurance in this state for any class or classes of insurance unless the person is licensed for that line of authority in accordance with this chapter.”
5. RSA 402-J:12, I (b) provides that the Department may impose an administrative fine for violating RSA 402-J:3:
“I. The commissioner may place on probation, suspend, revoke, or refuse to issue or renew an insurance producer's license, or may levy a penalty in accordance with RSA 400-A:15, III or any combination of actions for any one or more of the following causes:

(b) Violating any insurance laws, or violating any rule, regulation, subpoena, or order of the commissioner or of another state's insurance commissioner.”

AGREEMENT AND ORDER

1. The Respondent knowingly waives the statutory right to notice and hearing on this matter.
2. The Respondent shall pay an administrative penalty in the amount of Five Hundred Dollars (\$500.00) to the New Hampshire Insurance Department. The administrative penalty shall be made payable to the Treasurer, State of New Hampshire. The administrative penalty shall be payable upon Respondent's execution of this Consent Order and Agreement.
3. The Respondent shall be issued a resident title insurance producer license upon the execution of this Consent Order.
4. The Department and Respondent agree that all insurance regulatory issues relating to the aforementioned violation are fully resolved. However, nothing herein shall prohibit the use of this Consent Order and Agreement in any future enforcement actions brought by the Department based upon subsequent matters relative to Respondent's compliance with applicable insurance law and/or regulation.
5. This Consent Order and Agreement shall be fully enforceable in any Superior Court in the State of New Hampshire.

IT IS SO ORDERED.

New Hampshire Insurance Department

Alexander K. Feldwebel, Deputy Commissioner, for

Roger Sevigny, Commissioner

Dated: 8/1/08

Peter Minkow

Peter Minkow

Dated: 7/30/08

MINKOW & MAHONEY MULLEN, PA
ATTORNEYS AT LAW

PO Box 235, 4 Stevens Ave., Suite #3
Meredith, NH 03253
(603) 279-6511

12273

DATE 7/30/08 54-7293-2117

PAY
TO THE
ORDER OF

State of N.H. Insurance Dept

\$ 500⁰⁰

Five hundred & 00/100

DOLLARS  Security Features
Included.
Details on Back.



MEREDITH
VILLAGE SAVINGS BANK
MEREDITH, NEW HAMPSHIRE 03253

FOR

08-047-EP

[Signature]

MP

⑈012273⑈ ⑆211772936⑆ 04 681100⑈