

**STATE OF NEW HAMPSHIRE
INSURANCE DEPARTMENT**

In Re: Connecticut Attorneys Title Insurance Company

Consent Order and Agreement

Docket No.: Ins. No. 08-049-EP

Connecticut Attorneys Title Insurance Company (“CATIC”) and the New Hampshire Insurance Department hereby entered in to this Consent Order and Agreement to resolve, without resort to hearing, issues relative to the company’s insurance activity in the state of New Hampshire.

STIPULATED FACTS

1. CATIC is a foreign title insurer, licensed in the New Hampshire, which provides title insurance to licensed producers.
2. For producers Bradford Atwood and Peter Minkow, CATIC acknowledged that the licenses of Messrs. Atwood and Minkow expired on July 31, 2006 and January 31, 2006, respectively. When the expirations were discovered, CATIC informed the producers and had them file the license applications for reinstatement in April and May 2008. In the applications, the producers indicated that they had transacted business during the time the license was expired.
3. CATIC also acknowledged that during the time of the expired licenses, approximately two years, they paid commissions to each producer.
4. RSA 402-J:13, I states:

“I. An insurance company...shall not pay a commission...or other valuable consideration to a person for selling, soliciting or negotiating insurance in this stated if that person is required to be licensed under this chapter and is not so licensed.”
5. RSA 405:17-b states:

“Foreign insurance or surety companies, although authorized to transact business within this state, shall only make, write, place, or cause to be made, written, or placed, policies or contracts of insurance or suretyship which are to be effective within this state through producers who are licensed and properly appointed to transact business in this state.”
6. RSA 400-A:15, III states:

“III. Any person who knowingly violates any statute, rule, regulation, or order of the commissioner may, upon hearing, except where other penalty is expressly provided, be subject to such suspension or revocation of certificate of authority or license, or administrative fine not to exceed \$2,500 per violation, as may be applicable under this title for violation of the statute or the provision to which the rule, regulation, or order relates.”

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 Thousand Dollars (\$5000.00) 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 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.
4. 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. Feldebel, Deputy Commissioner, for

Roger Sevigny, Commissioner

Dated: 8/8/08

Connecticut Attorneys Title Insurance Company

William J. Patterson

By: William J. Patterson
(Print Name)

Title: PRESIDENT

Dated: 8/4/08