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NH INSURANCE DEPARTMENT

**STATE OF NEW HAMPSHIRE
INSURANCE DEPARTMENT**

In Re: Deborah A. Murphy

Docket No.: INS No. 08-064-EP

CONSENT ORDER AND AGREEMENT

FACTS

A. On September 9, 2008, Deborah A. Murphy ("Respondent") filed an application for renewal of her non-resident insurance producer license ("Application") through the National Insurance Producer Registry. Under Background Questions, the Respondent answered "No" to question 2, indicating that she had not been involved in any administrative proceeding regarding her professional or occupational license. In the Attestation Statement, the Respondent certified that the information submitted on the Application was true and complete.

B. Through the routine licensing investigation, the following information was found on the NAIC I-Site:

On April 13, 2007, the Rhode Island Division of Insurance Regulation fined the Respondent Five Hundred Dollars (\$500) under a Consent Order for a surplus lines violation and failure to respond to Division correspondence.

C. Through the review of the Department licensing database, it was determined that the Respondent did not report the Rhode Island action against her license within the time frame specified in RSA 402-J:17:I.

D. The facts contained in paragraphs A, B and C above constitutes violations of the following laws:

1. RSA 402-J:12 I, (a) and (b)

"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:

(a) Providing incorrect, misleading, incomplete, or materially untrue information in the license application.

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

2. RSA 402-J:17 I

"I. A producer shall report to the commissioner any administrative action taken against the producer in another jurisdiction or by another governmental agency in this state within 30 days of the final disposition of the matter. This report shall include a copy of the order, consent to order, or other relevant legal documents."

AGREEMENT AND ORDER

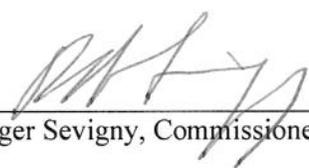
To resolve this matter, the Respondent consents and agrees to the following Order of the Commissioner:

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 One Thousand (\$1000) 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 ("Consent Order").
3. Upon receipt of the signed Consent Order and penalty payment, the Department shall issue the insurance producer license to Respondent.
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 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 shall be fully enforceable in any Superior Court in the State of New Hampshire.

IT IS SO ORDERED.

New Hampshire Insurance Department

Dated: 10-13-08



Roger Sevigny, Commissioner

Deborah A. Murphy

Dated: 9/23/08



Deborah A. Murphy



MONEY ORDER

HOLD DOCUMENT UP TO THE LIGHT TO VIEW TRUE WATERMARK

HOLD DOCUMENT UP TO THE LIGHT TO VIEW TRUE WATERMARK

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1020

DATE 9/23/08

PAY ~~ONE~~ \$1,000.00 DOLLARS

NOT VALID OVER ONE THOUSAND DOLLARS

TO THE ORDER OF Treasurer - State of New Hampshire

RBS Citizens, N.A.
Citizens Bank is a division of RBS Citizens, N.A.

Erin Oehl
31 Milk St
Boston, MA 02109

SIGNATURE

ADDRESS

ADDRESS

MEMO
Issued by Integrated Payment Systems Inc., Englewood, Colorado
JPMorgan Chase Bank, N.A., Denver, Colorado

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