

**STATE OF NEW HAMPSHIRE
INSURANCE DEPARTMENT**

In Re: Nicky J. Root

Docket No.: Ins. No. 11-012-EP

Consent Order and Settlement Agreement

This Consent Order and Settlement Agreement ("Consent Order") is made between the New Hampshire Insurance Department ("NHID") and Nicky J. Root ("Mr. Root"), the terms of which are as follows:

1. Mr. Root is a licensed Indiana producer seeking to renew his non-resident New Hampshire insurance producer license.

2. The renewal application Mr. Root submitted to the NHID through the National Insurance Producer Registry asked, among other things, certain background questions. One such background question asked Mr. Root if he had "been named or involved as a party in an administrative proceeding regarding any professional or occupational license or registration, which has not been previously reported to this state." Mr. Root answered this question, "No."

3. In fact, prior to submitting his renewal application, Mr. Root had been the target of three administrative proceedings by the insurance departments in the states of Louisiana, Virginia and South Dakota. These administrative proceedings originated in Louisiana with an allegation of child support arrearage and resulted in the revocation of Mr. Root's insurance producer license in all three states.

4. The Louisiana, Virginia and South Dakota administrative proceedings should have been disclosed on Mr. Root's renewal application.

5. The NHID and Mr. Root have agreed to enter into this Consent Order in order to resolve all issues related to the above-stated matters.

6. In entering this Consent Order, the NHID notes that Indiana, Mr. Root's resident State, is on notice of the Louisiana, Virginia and South Dakota administrative proceedings and has allowed Mr. Root to retain his resident Indiana producer license. This Consent Order is therefore consistent with the principles of licensing reciprocity among the states set forth in RSA 402-J:8, I.

WHEREFORE, upon consent of the NHID and Mr. Root, it is hereby agreed and ordered:

A. The foregoing recitals are hereby adopted, incorporated and made a part of this Consent Order.

B. Mr. Root waives the statutory right to an adjudicative hearing on this matter.

C. Mr. Root agrees to comply with all insurance laws of the State of New Hampshire, including, but not limited to, all provisions of Chapter 402-J of the New Hampshire Revised Statutes.

D. Mr. Root further agrees to pay to NHID the amount of \$250.00 (Two-hundred and Fifty Dollars) in final settlement of the allegations described in this Consent Order. Payment in full of said amount shall be payable upon Mr. Root's execution of this Consent Order. The settlement check shall be made payable to: "Treasurer, State of New Hampshire."

F. By entering into this Consent Order, the NHID and Mr. Root intend to resolve all issues relating to the above mentioned matters. This Consent Order shall be

deemed a complete settlement and full and final resolution, and is in lieu of any other action that could have been brought by the NHID relating to matters disclosed herein. Provided however, notwithstanding the foregoing, the NHID may take any and all appropriate actions should Mr. Root violate any provision of the State's insurance laws in the future.

G. This Order shall be construed and enforced in accordance with, and governed by, the laws of the State of New Hampshire without regard to principles of conflict of laws.

IT IS SO ORDERED.

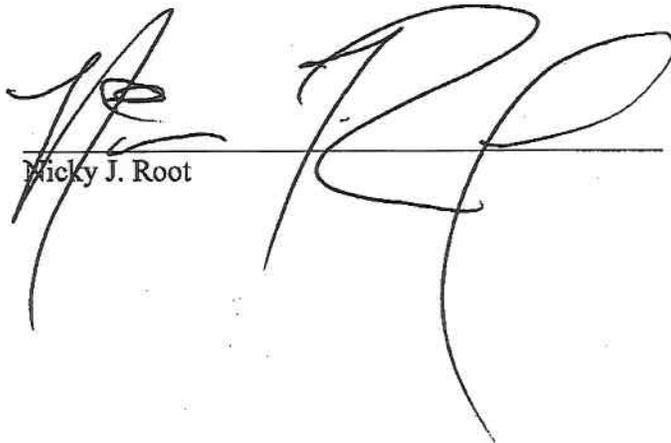
NEW HAMPSHIRE INSURANCE DEPARTMENT

Date: 9-8-11



Roger A. Sevigny, Commissioner

Date: 8-26-11



Micky J. Root