

**STATE OF NEW HAMPSHIRE**

**INSURANCE DEPARTMENT**

**In re: Justin R. Nicpon**

**Docket No.: INS No. 16-016-EP**

**CONSENT ORDER**

This Consent Order is made between the New Hampshire Insurance Department (“NHID”) and Justin R. Nicpon (“Respondent”).

WHEREAS the NHID timely issued an Order to Show Cause and Notice of Hearing directing the Respondent to appear for an adjudicative hearing on April 20, 2016, and show why his nonresident New Hampshire insurance producer license should not be suspended or revoked and why an administrative fine should not be levied against him, all in accordance with the insurance laws of the State of New Hampshire.

WHEREAS the Respondent wishes to resolve this matter without the necessity of hearing.

WHEREAS at all relevant times the Respondent was employed by GEICO.

WHEREAS while employed at GEICO the Respondent did knowingly include false underwriting information on an insurance application for the purpose of obtaining a lower insurance premium on a GEICO auto policy for a personal friend, all in violation of the insurance laws of the State of New Hampshire.

WHEREAS when confronted by GEICO with the company’s suspicions about the underwriting factors, the Respondent did admit his wrongdoing.

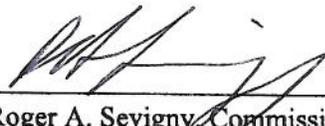
WHEREFORE, upon the consent of the NHID and the Respondent, it is hereby agreed and ordered:

- A. The foregoing recitals are hereby adopted, incorporated into and made a part of this Consent Order.
- B. The Respondent agrees that his nonresident New Hampshire insurance producer license shall be permanently and forever revoked.
- C. The Respondent admits he violated RSA 417:4, II and RSA 402-J:12, I (h), and he acknowledges that by entering into this Consent Order he waives the right to have the matters described in the Order to Show Cause decided by the Hearing Officer.
- D. By entering into this Consent Order, the NHID and the Respondent intend to resolve all issues relating to the allegations described in the Order to Show Cause. This Consent Order shall be deemed a 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.
- E. This Consent Order shall be fully enforceable in any Superior Court in the State of New Hampshire and shall be governed by the laws of the State of New Hampshire.
- F. The NHID and the Respondent may execute this letter separately, in multiple locations and on different dates, and may use electronic signature in lieu of wet signatures

**It is SO ORDERED**

New Hampshire Insurance Department

Dated: 4-19-16

  
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Roger A. Sevigny, Commissioner

Dated: 4/19/16

  
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Justin R. Nicpon, Respondent