

**STATE OF NEW HAMPSHIRE  
INSURANCE DEPARTMENT**

**In Re: Leticia A. Kohnen**

**Docket No.: Ins. No. 16-023-EP**

**Consent Order**

This Consent Order (“Consent Order”) is made between the New Hampshire Insurance Department (“NHID”) and Leticia A. Kohnen (“the Respondent”), the terms of which are as follows:

1. An adjudicative hearing in the matter of In Re: Leticia A. Kohnen, Docket No. Ins. 16-023-EP was conducted on September 27, 2016 before Hearing Officer Heather Silverstein. The Hearing Officer has not yet issued the proposed order on the merits.
2. New Hampshire public policy favors the informal disposition of administrative matters, a policy codified at RSA 541-A:31,V,(a), which provides in pertinent part that: *“Unless precluded by law, informal disposition may be made of any contested case, at any time prior to the entry of a final decision or order, by stipulation, agreed settlement, consent order or default.”*
3. The Respondent now freely and knowingly elects to enter into this Consent Order contained herein, and acknowledges that this Consent Order shall have the full force and effect of an Order duly entered in accordance with the adjudicatory procedures provided for in the Administrative Procedures Act, RSA 541-A:31, or any other applicable law.

**FINDINGS OF FACT**

4. The NHID and Respondent stipulate that the NHID that each of the following facts shall be deemed proven:

- a. The Respondent is a New Hampshire non-resident insurance producer licensed to sell Life and Accident & Health Insurance in New Hampshire. Her license became effective on October 27, 2015 and expires on February 28, 2017.
- b. On October 27, 2015, the Respondent submitted her initial non-resident producer application to the NHID and answered “NO” to Background Question 7 which asks, “Do you have a child support obligation in arrearage?”
- c. In fact, the Respondent had an outstanding child support obligation at the time she submitted her initial application. Accordingly, the Respondent should have answered Background Question 7 in the affirmative.

#### **CONCLUSIONS OF LAW**

5. In accordance with the above findings of fact and the applicable provisions of law, the NHID and the Respondent stipulate to the following conclusions of law:
  - a. The Respondent is subject to the jurisdiction of the New Hampshire Insurance Department.
  - b. RSA 402-J:12, I, (a) provides that it is unlawful for any insurance producer to provide “incorrect, misleading, incomplete, or materially untrue information in the license application.”
  - c. Because the Respondent provided incorrect information on her license application, she violated RSA 402-J:12, I, (a).

#### **ORDER**

6. In accordance with the Findings of Fact and Conclusions of Law, the NHID orders and the Respondent consents to the following:

- A. By entering into this Consent Order, the NHID and the Respondent 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. Provided however, notwithstanding the foregoing, the NHID may take any and all appropriate actions should the Respondent violate any provision of the State's insurance laws in the future.
- B. The Respondent acknowledges that by entering into this Consent Order she waives the right to have the matters described in the Order to Show Cause decided by the Hearing Officer.
- C. The Respondent, pursuant to RSA 400-A:15, III, agrees to pay an administrative fine in the amount of \$750.00 (seven-hundred fifty dollars). The Respondent may pay the fine in five equal installments of \$150.00 (one-hundred fifty dollars), with the first installment due upon the Respondent's execution of this Consent Order. In the event the Respondent opts to pay the fine in installments, the periodic payments shall be paid according to the following schedule: 1) second payment due no later than **November 5, 2016**; 2) the third payment due no later than **December 5, 2016**; 3) the fourth payment due **January 5, 2017**; and 4) the final payment due no later than **February 5, 2017**. The checks should be made payable to "Treasurer, State of New Hampshire," and should be mailed or delivered to the **New Hampshire Insurance Dept., attention Carolyn Petersen, 21 South Fruit Street, Suite 14, Concord, NH 03301**. The Respondent acknowledges and agrees that in the event she fails to make a payment by a

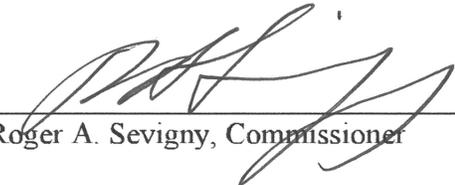
scheduled date, the Commissioner may suspend, without prior notice or hearing, the Respondent's New Hampshire insurance producer license until such time as the Respondent pays in full the entire outstanding balance of the administrative fine provided for in this Consent Order.

D. 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: 10-3-16

  
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Roger A. Sevigny, Commissioner

Date: 9/30/2016

  
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Leticia A. Kohnen