

**STATE OF NEW HAMPSHIRE  
INSURANCE DEPARTMENT**

**In Re: Delma Ruth Windsor**

**Docket No.: INS No. 09-009-EP**

**CONSENT ORDER AND AGREEMENT**

**FACTS**

A. In a letter dated January 21, 2009, Delma Ruth Windsor ("Respondent") informed the New Hampshire Insurance Department of an enforcement action brought against her by the Virginia Bureau of Insurance ("VBI").

B. VBI informed Respondent in a letter dated November 6, 2008, that she had made a misstatement on her December 2, 2007 producer license application. On the National Insurance Producer Registry ("NIPR") application, Respondent answered "No" to the background question, "Have you ever been convicted of a crime, had a judgment withheld or deferred, or are you currently charged with committing a crime?" In fact, Respondent had been convicted of Theft: Less than \$500 Value on June 11, 2003. The letter further stated that the misstatement was a violation of Virginia law - providing materially incorrect, misleading, incomplete or untrue information in the license application. Subsequently, without admitting to the violation, Respondent offered Five Hundred Dollars (\$500) to settle the matter. VBI accepted this offer under a Settlement Order dated January 14, 2009.

C. Upon review of the Department's licensing database, it was found that Respondent made the same above misstatement on her producer license application filed with the Department on December 2, 2007.

D. The misstatement on the application constitutes and violation of RSA 402-J:12, I (a):

"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."

**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 Two Hundred Fifty Dollars (\$250) 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. 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.
4. 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: 3-20-09

  
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Roger Sevigny, Commissioner

Delma Ruth Windsor

Dated: 3-16-09

  
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