## STATE OF NEW HAMPSHIRE INSURANCE DEPARTMENT

WANSURANCE DEPARTMENT

In Re: Educator Group Plans Insurance Services, Inc.

Docket No.: Ins. No. 09-059-EP

## **Consent Order and Agreement**

To resolve the above-referenced matter, the New Hampshire Insurance
Department ("NHID") and Educator Group Plans Insurance Services, Inc.

("Respondent") enter into this Consent Order, the terms of which are as follows:

WHEREAS, in April 2009, the NHID received a complaint from a New Hampshire consumer indicating that he had received a flyer from the Respondent soliciting the sale of insurance products advertised as a "Mortgage Protection & Disability Income Program"; and

WHEREAS, upon investigation of the complaint, NHID determined that the Respondent did not hold a nonresident insurance producer license in New Hampshire; and

WHEREAS, the above information, if proven in a hearing, would constitute a violation of RSA 402-J:3 I, which provides, in pertinent part, that a "person shall not sell, solicit, or negotiate insurance in this state for any class or classes of insurance unless the person is licensed"; and

WHEREAS, the Respondent has agreed to resolve this matter without hearing in order to bring finality to the matter; and

NOW THEREFORE, for purposes of settling the above-referenced matter and in lieu of further administrative proceedings, the Respondent consents and agrees to the following:

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

B. The Respondent knowingly waives its right to be heard at a hearing in this matter.

C. The Respondent shall immediately cease all unlicensed sales activity in the state of New Hampshire.

D. The Respondent shall pay an administrative penalty in the amount of One Thousand Dollars (\$1000.00) to the New Hampshire Insurance Department. The administrative penalty shall be made payable to the Treasurer, State of New Hampshire

E. By entering into this Consent Order and Agreement, the Respondent and the Department intend to resolve all issues relating to the matters raised herein. This Order shall be deemed a complete settlement and full and final resolution, and is in lieu of any other action that could have been taken by the Department relating to all matters raised herein.

IT IS SO ORDERED.

NEW HAMPSHIRE INSURANCE DEPARTMENT

0 - / 9 - 0 9 Date:	By: MAJ	
	Roger A. Sevigny, Commissioner	

**Educator Group Plans Insurance Services, Inc.** 

Date: 10.09.09 By:

RicHARD G. WOLFE

(Printed Name of Authorized Person)

(Title of Authorized Person)