

**STATE OF NEW HAMPSHIRE
INSURANCE DEPARTMENT**

Docket No.: INS. No. 13-028-EP

**In Re: William A. Steffen and
Steffen Financial Incorporated**

CONSENT ORDER

1. This Consent Order is made between the New Hampshire Insurance Department ("NHID") and the Respondents William A. Steffen and Steffen Financial Incorporated (collectively, "the Respondents").
2. Respondent William A. Steffen is a resident of the State of Arizona, and he is licensed as an insurance producer in that State.
3. Respondent Steffen Financial Incorporated is a corporation formed under the laws of the State of Florida, with a principal place of business of 31205 N. 130th Lane, Peoria, Arizona 85383.
4. Respondent Steffen Financial Incorporated owns and, until recently operated, a website with a domain name of www.newhampshirehealthexchange.com (the "Website") which Respondents established in order to refer New Hampshire residents to licensed New Hampshire insurance producers.
5. On October 9, 2013, the Commissioner issued a Cease and Desist Order directing the Respondents to immediately cease and desist the conduct of any and all insurance activities that may have, intentionally or inadvertently, targeted prospective New Hampshire insureds, and to cease operation of the Website.

6. As soon as the Respondents learned that the Website was of concern to the NHID, and before the Respondents received the Cease and Desist Order issued by the NHID, the Respondents ceased the operation of the Website.

7. The Respondents deny the allegations set forth in the Cease and Desist Order. Specifically, they deny they engaged in the business of insurance in New Hampshire, whether licensed or unlicensed, and, moreover, they deny they violated any New Hampshire insurance law.

8. The NHID and the Respondents prefer to resolve this matter rather than litigate and therefore agree to this Consent Order.

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

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

B. The Respondents waive all rights to an adjudicative hearing on this matter.

C. The Respondents agree to cease operation of the website with the domain name of "newhampshirehealthexchange.com," and they further agree that they shall not sell, assign, gift or otherwise transfer their rights and interests to any third party in the website with the domain name of "newhampshirehealthexchange.com."

D. By entering into this Consent Order, the NHID and the Respondents intend to resolve all issues relating to the above-referenced matters, including the underlying Cease and Desist Order. 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,

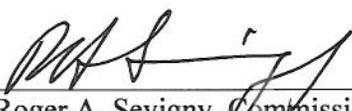
notwithstanding the foregoing, the NHID may take any and all appropriate actions should the Respondents violate any provision of the State's insurance laws in the future.

E. This Order shall be fully enforceable in any Superior Court in the State of New Hampshire.

IT IS SO ORDERED.

New Hampshire Insurance Department

Dated: 11-22-13



Roger A. Sevigny, Commissioner

Steffen Financial Incorporated

Dated: 11/5/13



Steffen Financial Incorporated

WILLIAM A. STEFFEN (PRESIDENT)

Printed Name of Authorized Representative

William A. Steffen

Dated: 11/5/13



William A. Steffen