

**STATE OF NEW HAMPSHIRE
INSURANCE DEPARTMENT**

In Re: Christopher P. Blake.

Docket No.: INS No.13-006-EP

**ORDER TO SHOW CAUSE
AND
NOTICE OF HEARING**

The New Hampshire Insurance Department (“NHID”) orders Christopher P. Blake (“Respondent”) to show cause why the New Hampshire Insurance Commissioner should not suspend or revoke his nonresident New Hampshire insurance producer’s license, or levy an administrative fine, or both. In support of the Order to Show Cause and pursuant to RSA 541-A:31 and RSA 400-A:17, the NHID states as follows:

I. STATEMENT OF FACTS

The Respondent is domiciled in Tennessee and is a licensed resident insurance producer in that State. Since October 31, 2006, the Respondent has held a non-resident insurance producer’s license in the State of New Hampshire. Respondent is licensed in New Hampshire for Life, Accident and Health insurance.

Respondent signed a Consent Order TID No.: 11-104 (“Order”), with the Commissioner of Commerce and Insurance, Tennessee Insurance Division, effective October 31, 2012. The Order contained multiple Findings of Fact. Findings of Fact at #12 informs that many of Respondent’s sales agents were unlicensed producers and #13 informs that the Tennessee Insurance Department investigation discovered 48 agents who worked for Respondent “regularly sold prescription drug plans in states where they were not licensed.”¹ Findings of Fact at #15

¹ Sales agents were licensed in their resident state but not in other states in which they were selling insurance.

informs that when Respondent was told that his sales agents were required to be licensed in each state where they sold insurance, Respondent then terminated all but four agents and now requires each agent currently selling insurance to be licensed in each state in which they sell insurance. The Order provided for Respondent to be on probation for two years and pay a fine in the amount of \$25,000.

On February 7, 2013 the NHID sent Respondent an email informing him that the NHID was conducting an investigation pursuant to RSA 400-A:16 into the number of insurance policies sold in New Hampshire by agents working for him who were not licensed in New Hampshire. Respondent was also informed in that email that he was required to assist in the investigation pursuant to RSA 400-A:16, II and that failure to provide the requested documents and information is grounds for administrative action. Respondent was given until February 21, 2013 to provide the requested documents and information. The email was sent to Respondent's email address as show on SBS licensing records. Respondent failed to respond to this request for documents and information.

The NHID then sent Respondent another email on March 6, 2013 again informing him that the NHID was conducting an investigation pursuant to RS 400-A:16, I; that he was required to assist in that investigation pursuant to RSA 400-A:16, II and provide the documents and information requested in the February 7, 2013 email; and that failure to comply with the request was grounds for administrative action against his license. This email was also sent to Respondent's email address as show on SBS licensing records. Respondent failed to respond to this request for documents and information.

The initial application for producer licensure and the renewal applications for licensure all contain an Attestation section to which the applicant or producer must agree in order for the

application or renewal application to be processed and the license issued. Attestation #6 provides: "I acknowledge that I understand and will comply with the insurance laws and regulations of the jurisdictions to which I am applying for licensure."

The NHID reserves the right to amend this Statement of Facts upon reasonable notice to the Commissioner (or his designated representative) and the Respondent.

II. STATEMENT OF ISSUES

A. Whether the Respondent violated RSA 400-A:16, II by failing to respond to the NHID's February 7, 2013 and March 6, 2013 requests for documents and information.

B. Whether the Respondent's failure to comply with the requests for documents and information demonstrates untrustworthiness in the conduct of business in violation of RSA 402-J:12, I (h).

The NHID reserves the right to amend this Statement of Issues upon reasonable notice to the Commissioner (or his designated representative) and the Respondent.

III. NEW HAMPSHIRE INSURANCE LAWS VIOLATED BY RESPONDENT

The NHID maintains that Respondent has violated RSA 400-A:16, II and RSA 402-J:12, I, (h).

The NHID reserves the right to amend this list of insurance laws violated by the Respondent upon reasonable notice to the Commissioner (or his designated representative) and the Respondent.

IV. REQUEST FOR ADMINISTRATIVE PENALTIES

Based on the insurance law violations alleged above, the NHID requests that the Commissioner or his designated representative revoke or suspend the Respondent's New Hampshire non-resident insurance producer's license, or levy an administrative fine, or both.

V. NOTICE OF HEARING

Pursuant to RSA 541-A:31 and Chapter Ins 200, **the hearing in this matter shall commence on April 16, 2013 at 10:00 a.m. at the offices of the NHID**, which are located at 21 South Fruit Street, Suite 14 in Concord, New Hampshire.

The Respondent has the right to be represented by counsel at his expense. Should the Respondent elect to obtain counsel, the Respondent's counsel shall file a notice of appearance with the Commissioner at the earliest possible date.

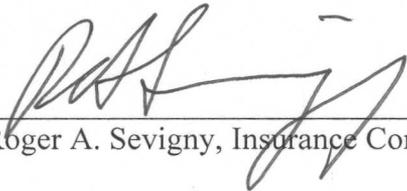
Any party may request a transcript of the proceeding. The party requesting a transcript of the proceedings shall file a written request for a certified court reporter with the Hearing Officer at least 10 days prior to the scheduled hearing date. The costs incurred for the services of a certified court reporter shall be borne by the requesting party.

Kathleen Belanger shall act as the Hearing Officer at the hearing. Richard McCaffrey, the NHID Compliance and Enforcement Counsel, shall appear as staff advocate representing the interests of the Insurance Department.

It is **SO ORDERED**.

NEW HAMPSHIRE INSURANCE DEPARTMENT

Date: March 28, 2013

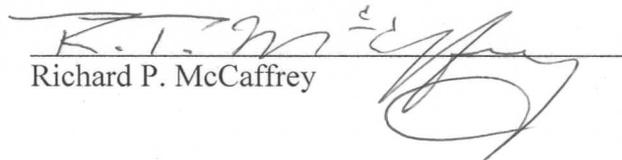


Roger A. Sevigny, Insurance Commissioner

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and accurate copy of the foregoing Order to Show Cause and Notice of Hearing was sent this date by first-class mail, postage prepaid, and by certified mail, return receipt requested, to Christopher P. Blake, P.O. Box 80637 Chattanooga, TN 37414-7637.

Date: March 28, 2013



Richard P. McCaffrey