

1 State of New Hampshire Banking Department

2 In re the Matter of:) Case No.: 19-BD-001
3 State of New Hampshire Banking)
4 Department,)
5 Petitioner,) Consent Order
6 and)
7 Aegis Warranty Group, Inc. d/b/a)
8 Aegis Warranty Group)
9 Respondent)

10
11 CONSENT ORDER

12 I. For purposes of settling the above-referenced matter, among other things,
13 the New Hampshire Banking Department (hereinafter referred to as "the
14 Department") and Respondent, Aegis Warranty Group, Inc. (hereinafter
15 referred to as "Respondent"), do hereby enter this Consent Order and
16 stipulate to the following:

- 17 1. Respondent is a company that solicits mortgage protection insurance
18 products to mortgage holders by obtaining public records.
19 2. The Department and Respondent agree that Respondent was subject to
20 RSA 383-A:7-702 ("Unauthorized and Deceptive Use").

21 II. For purposes of amicably resolving and closing the above-referenced
22 matter, the Respondent agrees to the following terms and conditions and the
23 Department accepts the same:

- 24 1. The Respondent agrees that it has voluntarily entered into this
25 Consent Order without reliance upon any discussions between the
Department and Respondent, without promise of a benefit of any kind
(other than concessions contained in this Consent Order), and
without threats, force, intimidation, or coercion of any kind. The
Respondent further acknowledges its understanding of the nature of
the offense stated above, including the penalties provided by law.

- 1 2. The Respondent agrees to waive any and all rights to a hearing and
2 appeal thereof.
- 3 3. The Respondent agrees that it will not deny the factual basis for
4 this Consent Order to which it has stipulated above and will not
5 give conflicting statements about such facts or its involvement in
6 the stipulated facts.
- 7 4. The Respondent agrees that all terms of this Consent Order are
8 contractual and none is a mere recital.
- 9 5. The Respondent agrees it is subject to an administrative penalty of
10 \$2,500.00, which shall be made contemporaneously with Respondent's
11 execution of this Consent Order.
- 12 6. Respondent agrees to alter its solicitation to comply with RSA 383-
13 A:7-702 as follows:
 - 14 a. Respondent shall not use the full or abbreviated name, trade
15 name, service mark, or trademark of any New Hampshire bank or
16 credit union in any written, electronic, or oral advertisement or
17 solicitation for products and services;
 - 18 b. Respondent shall not make reference to a loan number or other
19 specific loan information of a bank or credit union on the
20 outside of an envelope, visible through an envelope window, on a
21 postcard, or in electronic communication in connection with any
22 written or electronic solicitation;
 - 23 c. Respondent shall not include a loan number or other specific loan
24 information of any bank or credit union, other than a loan
25 amount, relative to a specifically identified consumer that is
 publicly available:
 - (1) in any written or electronic solicitation, unless the
 advertisement or solicitation clearly and conspicuously
 states on the front page or introduction in bold-faced
 type that is the same font size as is predominantly used
 in the advertisement or solicitation disclosing that the
 person is not sponsored by or affiliated with, and that
 the solicitation is not authorized by, the bank or credit
 union and that the information was retrieved from public
 records; or
 - (2) in an oral solicitation unless the same disclosure is
 made at the beginning of the solicitation.

1 7. Respondent agrees that it has removed the name of any New Hampshire
2 bank or credit union from its solicitations and it will not in
3 future, include the name of any bank or credit union in its
4 solicitations in violation of RSA 383-A:7-702.

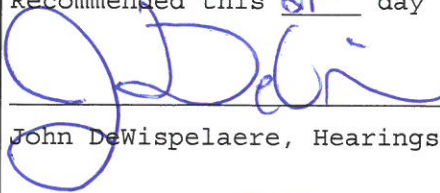
5 8. The Respondents acknowledge that failure to comply as agreed above
6 will result in further administrative fines and possible criminal
7 liability.

8 This Consent Order represents the complete and final resolution of, and
9 discharge of any basis for any civil or administrative proceeding by the
10 Department against the Respondent for violations arising as a result of or in
11 connection with any actions or omissions by the Respondent through the date
12 of this Order as it applies to such fraudulent activity; provided, however,
13 this release does not apply to facts not known by the Department or not
14 otherwise provided by the Respondent to the Department as of the date of this
15 Order. The Department expressly reserves its right to pursue any
16 administrative or civil action or remedy available to it should the
17 Respondent breach this Consent Order or in the future violate the Act or
18 rules and orders promulgated thereunder.

19 [REMAINDER OF PAGE LEFT INTENTIONALLY BLANK]
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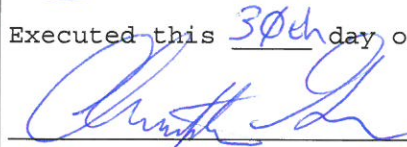
1 WHEREFORE, based on the foregoing, we have set our hands to this Consent
2 Order, with it taking effect upon the signature of Gerald Little, Bank
3 Commissioner.

4 Recommended this 21st day of ~~September~~ ^{October}, 2019 by

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6 _____

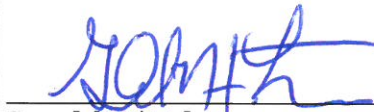
John DeWispelaere, Hearings Examiner, Banking Department

7 Executed this 30th day of September, 2019.

8 
9 _____
Christopher Green, as representative for Respondent.

10 SO ORDERED,

11 Entered this 22nd day of ~~September~~ ^{October} 2019.

12 
13 _____
14 Gerald Little
15 Bank Commissioner