

**STATE OF NEW HAMPSHIRE
INSURANCE DEPARTMENT**

**In Re: Adroit Health Group
Docket No.: Ins. No. 21-030-EP**

**RECEIVED
NH INSURANCE DEPARTMENT**

FEB 08 2022

CONSENT ORDER

This Consent Order is made between the New Hampshire Insurance Department (“NHID”) and Adroit Health Group, (“Respondent”), the terms of which are as follows:

FINDINGS OF FACT

1. Respondent Adroit Health Group (“AHG”) is a licensed non-resident New Hampshire insurance producer with a National Producer License number of 17986716, with an address of 1575 Heritage Drive Suite 200, McKinney, Texas 75069, and an e-mail address of compliance@adroithealthgroup.com.
2. Respondent regularly overcharged New Hampshire consumers for ancillary health and accident insurance policies in excess of the premium applicable for the insurance, on average by approximately 2600%, and did so on at least 399 policies.
3. After the NHID began its investigation into this matter, Respondent designated a new licensed producer responsible for its compliance with NH law and voluntarily stopped new sales in NH.
4. Respondent has cooperated with the NHID during the pendency of this administrative action and has committed to providing restitution to New Hampshire consumers, as detailed below.

CONCLUSIONS OF LAW

5. Based on the foregoing Findings of Fact and the applicable provisions of law, the NHID concludes and finds the following Conclusions of Law:
 - a. Respondent is subject to the jurisdiction of the NHID; and

- b. Respondent violated NH RSA 402-J:12, I (h) by using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere when it overcharged New Hampshire consumers on sale of at least 399 policies; and
- c. Respondent violated NH RSA 417:4 XII by knowingly collecting as premium or charge for insurance any sum in excess of the premium or charge applicable to such insurance and as specified in the policy, when it overcharged New Hampshire consumers on the sale of at least 399 policies.

ORDER

WHEREFORE, the NHID orders and Respondent consents to the following:

- a. The Respondent waives all rights to a formal administrative hearing in this matter and agrees that this Consent Order shall have the full force and effect of an Order fully entered in accordance with the adjudicatory procedure provided for in RSA Chapter 541-A and Ins Part 200.
- b. For the purposes of resolving this matter without a formal administrative hearing, Respondent agrees to the following:
 - i. Restitution to the New Hampshire consumers who purchased Respondent's policies over the last three years, in the amount of \$81,586.79.
 - ii. A \$250,000.00 administrative penalty, to be made payable to "Treasurer, State of New Hampshire", and mailed to the attention of Sarah Prescott, New Hampshire Insurance Department, 21 South Fruit Street, Suite 14, Concord, New Hampshire 03301.

- iii. Respondent agrees to the enclosed Corrective Action Plan (“CAP”) and the conditions within that plan, identified herein as Exhibit A, the terms of which are incorporated by reference.
- iv. Respondent agrees that the NHID will conduct quarterly audits of the CAP.
 1. The audit period will begin on the first day of the month following the date the Consent Order is executed and last for a period of two years from that date.
 2. The NHID may in its sole discretion audit various elements of the CAP during the audit period, including during a quarterly audit period rather than waiting to the end of a quarterly period.
 3. All information and documents requested of the Respondent during the audit period must be provided to the NHID within 10 business days of the request; the response time can be extended at the sole discretion of the NHID. A failure to meet the response time can result in a separate administrative action.
 4. At the conclusion of the last quarter of the audit period, the NHID will then have 60 days to complete a final review before a determination is made by the NHID relative to the Respondent’s satisfaction of its obligations hereunder.
- c. In the event that Respondent fails to meet any of the terms set forth in this section, including those in the CAP, the NHID may institute further administrative proceedings under the authority of RSA 400-A:15, III or any other applicable law.

- d. By entering into this Consent Order, the NHID and the Respondent intend to fully resolve all issues relating to the above-mentioned matters. This Consent Order shall be deemed a complete settlement and full and final resolution and is in lieu of any other action(s) that has and could have been brought by the NHID relating to these matters. Provided however, notwithstanding the foregoing, the NHID may take any and all appropriate actions should the Respondent violate any provision of the State's insurance laws in the future.
- e. This Consent Order shall be fully enforceable in any Superior Court in the State of New Hampshire, and any actions to enforce this Consent Order shall be governed by the laws of the State of New Hampshire.
- f. This Consent Order is considered a public regulatory action and will be reported to the National Association of Insurance Commissioners. The Respondent must, in the future, answer "YES" to any question which asks "have you ever been named or involved as party in an administrative proceeding" or any substantially similar question.


IT IS SO ORDERED.

NEW HAMPSHIRE INSURANCE DEPARTMENT

Date: 2/9/2022


Christopher Nicolopoulos, Commissioner

Date: FEBRUARY 04, 2022


Adroit Health Group, Authorized Representative Respondent