



**The State of New Hampshire  
Insurance Department**

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**Christopher R. Nicolopoulos**  
Commissioner

**David J. Bettencourt**  
Deputy Commissioner

State of New Hampshire  
Insurance Department

**In re: Richard A. Bean, Jr.**

**Docket No.: 20-070-EP**

**FINAL DECISION and ORDER**

Pursuant to the provisions of Ins 207.04, the Proposed Decision and Order issued on April 14, 2021, by Hearing Officer Michelle Heaton is hereby ACCEPTED as a FINAL DECISION and ORDER, with the following MODIFICATIONS:

In Section III, (Legal Analysis and Discussion), of the Proposed Decision and Order, the following modifications have been made:

1. The substance of footnote 65 “Ins 204.05(b)” is not adopted and is replaced with: Ins 206.05(b).
2. On page 9 at the end of the paragraph with a list of citations that ends with “(holding that notice that referred to “unacceptable practices” in amended regulations, rather than those in effect during audit period, did not violate due process)” the following

citation is added at the end of that paragraph: *In re Bloomfield*,  
166 N.H. 475, 476 (2014).

3. On page 9 in the sentence that begins with “Notice of Hearing specifically alleged that Respondent violated . . .” that sentence is modified and replaced with:

Notice of Hearing specifically alleged that Respondent violated RSA 402-J:12, I(a) and (b), and RSA 402-J:17, II by failing to report criminal prosecutions.

4. The substance of footnote 72 is modified and replaced with: Hearing Recording at 00:12:48; 00:49:35.

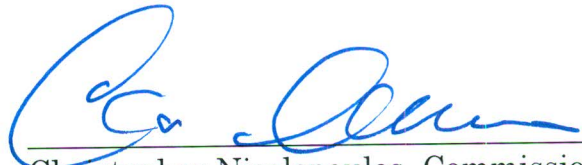
5. On page 11 in the beginning of the page in the first full sentence that begins with “Although the Department only presented a Case Summary . . .” that sentence is modified and replaced with:

Although the Department only presented a Case Summary from the court and did not provide any records from the proceeding, Respondent did not present any evidence regarding this conviction other than his testimony.

This is the final action of the Department. You have the right to appeal by requesting reconsideration of this final action within 30 days in accordance with RSA 541.

**SO ORDERED.**

6-15-2021  
Date

  
Christopher Nicolopoulos, Commissioner

