

July 10, 2021

Commissioner Christopher Nicolopoulos  
NH Insurance Department  
21 Fruit Street #14  
Concord, NH 03110

**Motion for: APPEAL**  
**Docket No.: INS. No. 20-070-EP**

Dear Commissioner Nicolopoulos,

I Richard A. Bean, Jr. am filing this motion on my own behalf.

**The facts supporting this motion are:**

To begin with, my file was incomplete without my added information, comments and requested documents, which I tried to provide to Hearing Officer Michelle Heaton. I was given until March 14<sup>th</sup> to provide this information. I contacted the department to relay the message that I was still having computer issues which prevented me from retrieving the letter and documents requested of me. I was informed I could not receive any further extension of time. I stated that it was unfair considering my major computer and server issues, far beyond my control, that I had been experiencing since March 3, 2021. I had been working diligently with Apple [computer] to repair and complete this problem I have been experiencing. This still remained an issue at that time of writing the letter back in March.

I had been working with Apple almost daily to fix my problem. I can provide details from Apple to the extent of my plight with my computer/server issues and the number of times and the duration I have contacted them, if necessary.

Through the help from senior technicians at Apple, they were finally able to help retrieve the documents that I've been trying to retrieve since March 3<sup>rd</sup>! This ultimately resulted with me purchasing a new computer, which I really didn't have funds for (we can blame Covid for this amongst many other things!) Although, this occurred after the time granted by the Department. I have since forwarded the documents to Michelle Heaton.

With that being said, I am humbly and respectfully asking for this information to be included as part of your decision.

**With this motion, I am requesting the following relief:**

I don't believe that any suspension or fine is deserved in my case. There is an apparent misunderstanding of reporting certain occurrences to the Department. Through this process, I have been made keenly aware of the reporting issues of such matter that was involved and I will make certain that I will adhere to this in the future. I must add, I am also a Certified Financial Planner who, as a fiduciary, remains in good standing throughout this investigation. Additionally, I have been licensed with the Department since June of 1990 and have never violated ANY rule or law as it relates to insurance, securities or industry that I have spent my entire career in. Furthermore, I don't believe this investigation has involved, harmed or violated any client or member of the public.

I respectfully request a direct meeting with you to see if this situation can be resolved, face-to-face. Ultimately, I am seeking a complete dismissal of my case. I will provide the above-mentioned documentation that was not allowed to be included with my file to you.

Thank you in advance for your help and consideration. I truly appreciate that.

Best Regards,

A handwritten signature in black ink, appearing to read "Rich Bean", with a long horizontal flourish extending to the right.

Rich Bean, CFP