



**The State of New Hampshire
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**State of New Hampshire
Insurance Department**

In re: Harmony Home Warranty, LLC

Docket No.: 21-055-EP

FINAL DECISION and ORDER

Pursuant to the provisions of Ins 207.04, the Proposed Decision and Order issued on October 25, 2021, by Hearing Officer Steven M. Notinger is hereby ACCEPTED as a FINAL DECISION and ORDER, with the following MODIFICATIONS:

1. In the Summary (Section 1) at the end of page 1 of the Proposed Decision and Order, the sentence that begins “Harmony is not licensed or Contract”) from Harmony to protect . . .”, is not adopted and shall be omitted from that paragraph, which ends on the top of page 2. In addition, the reference to “NH RSA-415” at the end of that paragraph is not adopted and is replaced with: NH RSA 415-C.
2. In the last sentence of the Summary (Section 1) of the second paragraph, that begins “Harmony shall cease and desist” the term

“damages” within that sentence is not adopted. As such, that sentence is modified and replaced, as follows:

Harmony shall cease and desist from selling Guaranty Contracts or similar products in New Hampshire and pay penalties and restitution.

3. In the second sentence of the Procedural and Jurisdictional

Background (Section 2), that begins “The NHID has the authority” that sentence is modified and replaced, as follows:

The NHID has the authority to pursue the Complaint pursuant to NH RSA 400-A:16; NH RSA 415-C; NH RSA 541-A:31; and Ins 200 et seq.

4. On page 3 of the Proposed Decision and Order, within the Procedural and Jurisdictional Background, (Section 2), the Exhibit that is labeled in the exhibit list as Exhibit “4” (identified as the December 10, 2020 email quote from Harmony Home Warranty, LLC) is modified, such that its label will be replaced with Exhibit number “4B”.⁶ In addition, the exhibit labeled as Exhibit 12 and identified as “Cease & Desist, California, May 10, 2020” is modified to correct the date, such that it will be identified in that list, as follows: Cease & Desist, California, May 10, 2021.
5. In the second to last sentence of the Findings of Fact (Section 4), that begins “According to the testimony of Tracey Russo . . .” the

⁶ Any reference to “Exhibit 4” within the Proposed Decision and Order is hereby replaced with “Exhibit 4B.” References to “Exhibit 4A” in the Proposed Order Decision and Order remain the same in this Final Decision and Order.

