

**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](mailto: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.

