



**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: Amber Menard**

**Docket No.: 21-024-EP**

**FINAL DECISION and ORDER**

Pursuant to the provisions of Ins 207.04, the Proposed Decision and Order issued on June 25, 2021, by Hearing Officer Roni Karnis is hereby ACCEPTED as a FINAL DECISION and ORDER, with the following MODIFICATIONS:

1. In the Background Section on page 2 of the Proposed Decision and Order, the first two paragraphs that begin with "Per the Order to Show Cause, the Department alleged that . . ." are modified to correct two statutory references and remove references to email. As such, these two paragraphs are not adopted and are replaced with:

Per the Order to Show Cause, the Department alleged that Respondent violated (1) RSA 402-J:17 by failing to notify the Department, within 30 days, of administrative actions

taken against her license, (2) RSA 402-J:12, I(i) by having her insurance producer license suspended and revoked by other states and (3) RSA 402-J:12, I (b) by failing to provide information requested by the Department pursuant to RSA 400-A:16.<sup>6</sup> The Department recommended both a revocation of license and administrative fine not to exceed \$2500 as sanctions for the alleged violations.<sup>7</sup>

A copy of the Order to Show Cause and Notice of Hearing was sent by United States Postal Service (“USPS) regular mail and certified mail, return receipt requested, to Respondent.<sup>8</sup> The same was sent to Respondent’s residential address and business address on file at the Department.<sup>9</sup> The Department received a certified mail receipt card bearing a signature and delivery date of April 26, 2021 for the certified mail sent to the Respondent’s residential address in Boulder City, Nevada.<sup>10</sup>

(As reflected herein, the substance of footnotes 6-10 remain the same as the Proposed Decision and Order.)

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<sup>6</sup> Ex. 1 at pg. 3

<sup>7</sup> Ex. 1 at pg. 4

<sup>8</sup> Ex. 1, Ex. 2

<sup>9</sup> Ex. 3

<sup>10</sup> Ex. 11

