

RECEIVED  
AUG 11 2006  
N.H. INSURANCE DEPARTMENT

STATE OF NEW HAMPSHIRE  
INSURANCE DEPARTMENT

In re: U.S. Insurance Services, Inc.

Consent Order and Agreement

Docket No.: INS NO. 06-021-EP

U. S. Insurance Services, Inc. ("US Insurance") stipulates, consents and agrees with the New Hampshire Insurance Department ("Department") as follows:

**Facts:**

1. US Insurance is an insurance brokerage agency based in Jacksonville, Florida that sells insurance policies for motorcycle rider education training programs.
2. Since 1994 to the present, US Insurance has been selling an insurance policy to the New Hampshire Department of Safety for its motorcycle rider education program.
3. At all times during the above stated period, the principals for US Insurance, Carl D. Coffman and/or David A. Coffman, have possessed New Hampshire non-resident licenses. However, when providing New Hampshire the services for the insurance program, the principles were not directly involved and unlicensed personnel of the agency provided the services. US Insurance has never been, and is not presently, licensed as an agency in New Hampshire.
4. An insurance agency acting as an insurance producer requires that the agency be licensed under RSA 402-J:6, II:

"II. A business entity acting as an insurance producer is required to obtain an insurance producer license. Application shall be made using the uniform business entity application. Before approving the application the commissioner shall find that:

- (a) The business entity has paid the fees set forth in RSA 400-A:29; and
- (b) The business entity has designated a licensed producer responsible for the business entity's compliance with the insurance laws, rules, and regulations of this state."

5. RSA 402-J:3 states that:

"I. A person shall not sell, solicit, or negotiate insurance in this state for any class or classes of insurance unless the person is licensed for that line of authority in accordance with this chapter."

6. RSA 402-J:12 states that:

The commissioner may...refuse to issue...an insurance producer's license, or may levy a penalty in accordance with RSA 400-A:15, III or any combination of actions for any one or more of the following causes:

(b) Violating any insurance laws, or violating any rule, regulation, subpoena, or order of the commissioner or of another state's insurance commissioner.

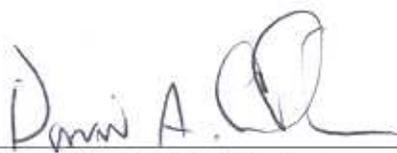
7. For the purposes of resolving this matter, US Insurance agrees to the following:

- a. US Insurance waives its statutory right to notice and a hearing on the above violations.
- b. US Insurance agrees to settle this matter in accordance with the terms set forth in this Consent Order and Agreement.
- c. US Services shall pay an administrative penalty of One Thousand Dollars (\$1,000) to the Department. This fine shall be paid by check or money order made payable to the Treasurer, State of New Hampshire. The administrative penalty shall be payable upon US Insurance's execution of this Consent Order and Agreement.
- d. No later than 30 days from the execution of this Consent Order, US Insurance shall take all necessary steps to become a licensed insurance producer in New Hampshire. US Insurance shall not conduct any business in New Hampshire until a non-resident producer license is issued to it.

8. The Department and US Insurance agree that all insurance regulatory issues relating to the aforementioned violation are fully resolved. However, nothing herein shall prohibit the use of this Consent Order and Agreement in any future enforcement actions brought by the Department based upon subsequent matters relative to US Insurance compliance with applicable insurance law and/or regulation.

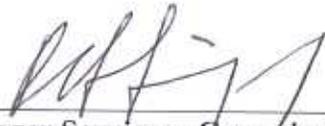
9. This Consent Order and Agreement shall be fully enforceable in any Superior Court in the state of New Hampshire.

AGREED:

  
\_\_\_\_\_  
US Insurance Services, Inc.

Dated: 8/7/06

AGREED AND SO ORDERED

  
\_\_\_\_\_  
Roger Servigny, Commissioner  
New Hampshire Insurance Department

Dated: 7-21-06