

**State of New Hampshire  
Insurance Department**

NH INSURANCE DEPARTMENT  
2013 OCT 15 AM 11:31

**In Re: Michael S. Estrada**

**Docket No.: INS No. 13-019-EP**

**CONSENT ORDER**

This Consent Order is made between the New Hampshire Insurance Department (“NHID”) and Michael S. Estrada (“Respondent”).

1. The Respondent is a resident New Hampshire insurance producer, with a business address of 97 S. Main Street in West Lebanon, New Hampshire.
2. Pursuant to its authority under RSA 400-A: 16, the NHID initiated an investigation of a consumer complaint alleging certain misconduct by the Respondent. By correspondence dated June 18, 2013, the NHID advised the Respondent of the nature of the investigation and requested that he contact the NHID to schedule a meeting to discuss the consumer’s complaint. The correspondence also informed the Respondent that, pursuant to RSA 400-A: 16, II, his failure to cooperate in the investigation could form the grounds for administrative action against him. The correspondence set a deadline of July 8, 2013 for the Respondent to respond.
3. When the Respondent did not contact the NHID by the July 8, 2013 deadline, the NHID issued an Order to Show Cause and Notice of Hearing.
4. The Respondent subsequently met with NHID personnel at the NHID’s offices and explained, convincingly, that his failure to respond to the NHID’s request for information was the result of personal issues that had affected his work. The NHID accepted the Respondent’s explanation, and agreed to withdraw the Order to Show Cause and resolve all pending matters by this Consent Order.

WHEREFORE, upon consent of the NHID and the Respondent, it is hereby agreed and ordered:

A. The foregoing recitals are hereby incorporated in and made a part of this Consent Order.

B. The Respondent waives all rights to an adjudicative hearing on this matter.

C. The Respondent agrees to pay an administrative fine in the amount \$250.00.

D. By entering into this Consent Order, the NHID and the Respondent intend to resolve all issues relating to the above-referenced matters, including the underlying consumer complaint.

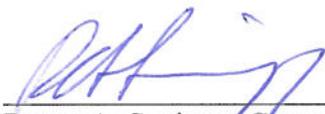
This Consent Order shall be deemed a complete settlement and full and final resolution, and is in lieu of any other action that could have been brought by the NHID relating to matters disclosed herein. Provided however, notwithstanding the foregoing, the NHID may take any and all appropriate actions should the Respondent violate any provision of the State's insurance laws in the future.

E. This Order shall be fully enforceable in any Superior Court in the State of New Hampshire.

IT IS SO ORDERED.

**New Hampshire Insurance Department**

Dated: 10-21-13

  
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Roger A. Sevigny, Commissioner

**Respondent**

Dated: 10-9-13

  
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Michael S. Estrada