

**STATE OF NEW HAMPSHIRE
INSURANCE DEPARTMENT**

Docket No.: INS. No. 13-028-EP

**In Re: William A. Steffen and
Steffen Financial Incorporated**

ORDER TO CEASE AND DESIST

The Commissioner of the New Hampshire Insurance Department (“NHID”), pursuant to his authority under RSA 400-A:3, orders the Respondents, William A. Steffen and Steffen Financial Incorporated (“Respondents”), to immediately cease and desist the conduct of any and all insurance activities targeting prospective New Hampshire insureds, including, but not necessarily limited to, the operation of the website “newhampshirehealthexchange.com.” In support of this Order to Cease and Desist, the NHID states as follows:

1. Respondent William A. Steffen is a resident of the State of Arizona, and he is licensed as an insurance producer in that State. However, Respondent William A. Steffen is not licensed to sell, solicit or negotiate any line of insurance in New Hampshire.
2. Respondent Steffen Financial Incorporated is a corporation formed under the laws of the State of Florida, with a principal place of business of 31205 N. 130th Lane, Peoria, Arizona 85383. Steffen Financial Incorporated is not licensed to sell, solicit or negotiate insurance in New Hampshire, and it is not registered with the Corporation Division of the New Hampshire Secretary of State.
3. The Respondents have solicited health insurance business from at least one New Hampshire small business owner. The solicitation was made through a website with a domain

name of *www.newhampshirehealthexchange.com*, which is owned and operated by Respondent Steffen Financial Incorporated.

4. The Respondents' deliberate use of words "New Hampshire" and "exchange" in its domain name implies an affiliation with the State of New Hampshire, as well as the Patient Protection and Affordable Care Act, when, in fact, no such affiliation exists.

5. In violation of the New Hampshire Unfair Insurance Trade Practices Act, specifically RSA 417:4, I, the Respondents operated a deceit upon at least one New Hampshire small business owner by deceiving that small business owner into believing their website was affiliated with the genuine governmental website operated pursuant to the Patient Protection and Affordable Care Act.

6. In violation of Ins 2606.02, the combination of words the Respondents used in creating the domain name *www.newhampshirehealthexchange.com* is of such a nature that it could tend to mislead prospective insureds into believing the solicitation is in some manner connected with the Patient Protection and Affordable Care Act and the State of New Hampshire, when no such connection exists.

7. Moreover, the Respondents solicited insurance in New Hampshire without a New Hampshire insurance producer license. By soliciting insurance in New Hampshire without the proper licensure, the Respondents violated RSA 402-J:3.

8. For the foregoing reasons, the Commissioner hereby orders the Respondents to immediately cease and desist the conduct of any and all insurance activities targeting prospective New Hampshire insureds, including, but not necessarily limited to, the operation of the website "newhampshirehealthexchange.com."

9. Pursuant to RSA 400-A:17, the Respondents may request a hearing regarding this Order by filing a written application for hearing with the Commissioner within 30 (thirty) days of the date the Respondents either knew or should have known of the issuance of this Order.

SO ORDERED.

NEW HAMPSHIRE INSURANCE
DEPARTMENT

Date: 10-9-13



Roger A. Sevigny, Commissioner
New Hampshire Insurance Department
21 South Fruit Street, Suite 14
Concord, NH 03301
Tel: (603) 271-2261

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and accurate copy of the foregoing Order to Cease and Desist was sent this date by first-class mail, postage prepaid, and by certified mail, return receipt requested to William A. Steffen and Steffen Financial Incorporated, 31205 N. 130th Lane, Peoria, Arizona 85383, this being the Respondents' principal place of business.

Date: 10/9/2013


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