

**State of New Hampshire
Insurance Department**

NH INSURANCE DEPARTMENT
2015 SEP 14 PM 12: 01

In Re: Inland Underwriters Insurance Agency, Inc.

Docket No.: INS No. 15-050-EP

CONSENT ORDER

This Consent Order is made between the New Hampshire Insurance Department (“NHID”) and Inland Underwriters Insurance Agency, Inc. (“Inland Underwriters”) by its Designated Responsible Licensed Producer, Mr. James Godwin.

1. Inland Underwriters is a nonresident entity whose producer license expires May 31, 2017. Its principal place of business is One 13th Street, Charlestown Navy Yard, Charlestown, Massachusetts 02129. It is licensed for Property and Casualty lines of business.

2. Inland Underwriters also maintained an agency office at 85 Manchester Street, Concord, New Hampshire. Sometime prior to the end of 2014, Inland Underwriters closed its Concord, New Hampshire office. As part of the closure process, office furniture was removed and agency files no longer needed were to be destroyed. In the summer of 2014, two boxes of Inland Underwriters New Hampshire client files were found in the curb side trash of a Concord, New Hampshire resident. The resident removed the two boxes of files from his trash pile, opened the boxes and seeing the contents to be insurance files, contacted the NHID. These boxes were brought to the NHID to determine, among other things, to whom they belonged and what was the nature of the contents. The two boxes contained 52 client files belonging to Inland Underwriters, however, there were 12 clients who had more than one file. In all, there were 40 client files of New Hampshire residents in the two boxes. These files were on average 30 years old.

3. Inland Underwriters told the NHID that when the Concord, New Hampshire office was closing it hired an individual to remove office furniture and properly dispose of old client files no

longer needed. Inland Underwriters made it known to the hired individual and office staff involved in the closing of that office that boxes of files were to be properly and completely destroyed so that their contents would not otherwise be in the public domain. To its knowledge, all boxes of client files were properly disposed of except for the two boxes of files found in a Concord resident's curb side trash.

4. Inland Underwriters has the responsibility to properly maintain and store client files. It also had the responsibility to, when deemed necessary, destroy client files in such a manner that client data was not compromised and exposed to the public. Placing client files in curb side trash is evidence of untrustworthiness and/or incompetence in the handling of client files and is grounds for administrative action against its license under RSA 402-J:12, I, (h). Inland Underwriters acknowledges that client files were improperly disposed of as related above.

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

- A. The foregoing recitals are hereby incorporated in and made a part of this Consent Order.
- B. Inland Underwriters waives all rights to an adjudicative hearing on this matter.
- C. Inland Underwriters agrees to pay an administrative fine in the amount \$2,500.
- D. By entering into this Consent Order, the NHID and Inland Underwriters intend to resolve all issues relating to the above-referenced matter. 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 solely to the 52 client files disclosed herein. Provided however, notwithstanding the foregoing, the NHID may take any and all appropriate actions should Inland Underwriters violate any provision of the State's insurance laws in the future.

E. This Order shall be fully enforceable in any court of appropriate jurisdiction in the State of New Hampshire.

IT IS SO ORDERED.

New Hampshire Insurance Department


Dated: 9-16-15



Roger A. Sevigny, Commissioner

Respondent

Dated: 9-11-15



Inland Underwriters Insurance Agency Inc.
By: James Godwin
Designated Responsible Licensed Producer