



**The State of New Hampshire  
Insurance Department**

21 South Fruit Street, Suite 14  
Concord, NH 03301  
(603) 271-2261 Fax (603) 271-1406  
TDD Access: Relay NH 1-800-735-2964

Christopher R. Nicolopoulos  
Commissioner

David J. Bettencourt  
Deputy Commissioner

October 25, 2021

Christopher R. Nicolopoulos, Esq.  
Commissioner  
New Hampshire Insurance Department  
21 South Fruit Street, Suite 14  
Concord, NH 03301

Re: In re Harmony Home Warranty, LLC  
Docket No.: 21-055-EP

Dear Commissioner Nicolopoulos

Please find enclosed my Proposed Decision and Order in the above referenced matter in accordance with Ins 204.26 (a)(1).

Sincerely,



Steven M. Notinger, Esq.

Enclosure

Copy to: Joshua Hilliard, Esq.  
Mr. Winston Schreiber

**STATE OF NEW HAMPSHIRE  
INSURANCE DEPARTMENT**

**In re: Harmony Home Warranty, LLC**

**Docket No. 21-055-EP**

**PROPOSED DECISION AND ORDER**

**Appearance for Petitioner:**

Joshua Hilliard, Esq.

Enforcement Counsel NH Insurance Department (the “NHID”)

**Appearance for Respondent:**

Harmony Home Warranty, LLC (“Harmony”)

No appearance.

**Hearings Officer appointed by Commissioner:**

Steven M. Notinger, Esq.

**1. Summary**

Wilson Schreiber (“W.S.” or “Buyer”) purchased a home, 1 Waterman Ave., West Lebanon, New Hampshire on or about January 7, 2021. (The “House”). As part of the purchase of the House and to cover any problems with the major appliances and other systems in the House (the “Consumer Equipment”) the seller purchased a two year “total care” plan (“Guaranty Contract”) from Harmony to protect the Consumer Equipment should it need repair and replacement during the two year period. Harmony is not licensed or

