

**STATE OF NEW HAMPSHIRE
INSURANCE DEPARTMENT**

**In Re: Susan M. Hare
Docket No.: Ins. No. 20-080-EP**

CONSENT ORDER

This Consent Order is made between the New Hampshire Insurance Department (“NHID”) and Susan M. Hare (“Respondent”), the terms of which are as follows:

FINDINGS OF FACT

1. The Respondent is a resident New Hampshire insurance producer with a mailing address listed as 142 Calef Hill Road, Tilton NH 03276, and an email address listed as share@metrocast.net.
2. On October 13, 2020 Respondent submitted an application for a New Hampshire Insurance Producer license in which she answered “Yes” to question 2 on the application inquiring about involvement in prior administrative proceedings involving a professional or occupational license, and “Yes” to question 3 inquiring about demands or judgments on any businesses in which she was an owner, manager, partner, officer, or director.
3. Respondent provided to the NHID documents showing that she was subject to an administrative action in California which resulted in the suspension of her medical license in 2011. In addition, she provided documentation showing a 2013 bankruptcy she was involved in.
4. However, additional research by the NHID revealed that Respondent had also been subject to no less than three administrative actions in New Hampshire relating to her medical license. To wit, in 2011, Respondent was assessed a \$10,000 fine by the NH Medical Board for failing to comply with an earlier settlement; her medical license was

revoked by the NH Medical Board for professional misconduct, including practicing medicine when her license was suspended, creating a medical note under another practitioner's name, and for writing a prescription under another practitioner's name; and Respondent was further assessed a \$87,900 fine by the NH Medical Board for professional misconduct, including failing to alert patients and staff of the possibility of her practice's closing, failing to provide patients' medical records when requested, failing to comply with the Medical Board's subpoena, and failing to safeguard patients' medical records.

5. Therefore, on October 23, 2020, pursuant to N.H. RSA 402-J:12 the NHID denied Respondent's application for a New Hampshire insurance producer license.
6. On October 24, 2020, Respondent submitted a second application for a New Hampshire insurance license, and on this application answered "No" to all questions. As a result, that application was processed and Respondent was issued a New Hampshire insurance producer license.
7. However, as noted above, Respondent has been subject to multiple administrative actions relating to a professional or occupational license and should have answered "Yes" to question 2 on her application.

CONCLUSIONS OF LAW

8. Based on the foregoing Findings of Fact and the applicable provisions of law, the NHID concludes and finds the following Conclusions of Law:
 - a. The Respondent is subject to the jurisdiction of the NHID; and

- b. The Respondent violated NH RSA 402-J:12, I (a) by providing incorrect, misleading, incomplete, or materially untrue information in her license applications; and
- c. The Respondent violated NH RSA 402-J:12, I (c) by obtaining or attempting to obtain a license through misrepresentation or fraud.

ORDER

WHEREFORE, the NHID orders and Respondent consents to the following:

- a. The Respondent waives all rights to a formal administrative hearing in this matter and agrees that this Consent Order shall have the full force and effect of an Order fully entered in accordance with the adjudicatory procedure provided for in RSA Chapter 541-A and Ins Part 200.
- b. For the purposes of resolving this matter without a formal administrative hearing, the Respondent agrees to a permanent revocation of her New Hampshire insurance producer license.
- c. In the event that the Respondent fails to meet any of the terms set forth in this section, the NHID may institute further administrative proceedings under the authority of RSA 400-A:15, III or any other applicable law.
- d. By entering into this Consent Order, the NHID and the Respondent intend to fully resolve all issues relating to the above-mentioned matters. This Consent Order shall be deemed a complete settlement and full and final resolution and is in lieu of any other action(s) that has and could have been brought by the NHID relating to these matters. 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 Consent Order shall be fully enforceable in any Superior Court in the State of New Hampshire, and any actions to enforce this Consent Order shall be governed by the laws of the State of New Hampshire.
- f. This Consent Order is considered a public regulatory action and will be reported to the National Association of Insurance Commissioners. The Respondent must, in the future, answer "YES" to any question which asks "have you ever been named or involved as party in an administrative proceeding" or any substantially similar question.

IT IS SO ORDERED.

NEW HAMPSHIRE INSURANCE DEPARTMENT

Date:


3/25/2021



Christopher Nicolopoulos, Commissioner

Date:

3/8/2021



Susan M. Hare, Respondent