

**RECEIVED  
NH INSURANCE DEPARTMENT  
JUN 30 2022**

**STATE OF NEW HAMPSHIRE  
INSURANCE DEPARTMENT**

**In Re: Freddy de la Torre  
Docket No.: Ins. No. 22-030-EP**

**CONSENT ORDER**

This Consent Order is made between the New Hampshire Insurance Department (“NHID”) and Freddy de la Torre (“Respondent”), the terms of which are as follows:

**FINDINGS OF FACT**

1. Respondent is a MA domiciled insurance producer, holds a non-resident NH insurance producer license, has a NPN of 7504358, and a business address in Burlington, MA.
2. In 2021, the NHID learned that Respondent was the subject of a multitude of consumer complaints; a number of these complaints arose from consumers expressing confusion about the ancillary health policies they purchased through Respondent, stating that they only sought to purchase a major medical plan.
3. The NHID requested documentation from Respondent and requested he speak with the NHID regarding these concerns. Respondent was cooperative throughout the investigation, expressed regret that any of his clients were confused, and indicated that he did not intentionally seek to confuse any consumers.

**CONCLUSIONS OF LAW**

Based on the foregoing Findings of Fact and the applicable provisions of law, the NHID concludes and finds the following Conclusions of Law:

- a. Respondent is subject to the jurisdiction of the NHID; and
- b. Respondent violated NH RSA 402-J:12, I (h).

## 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, Respondent agrees to an administrative penalty of \$2,500. \$2,000 of the administrative penalty is suspended for a period of 2 years. The remainder of the penalty – \$500 – is due upon execution of this consent order. The check must be payable to “Treasurer, State of New Hampshire”, and should be mailed to the attention of Sarah Prescott, New Hampshire Insurance Department, 21 South Fruit Street, Suite 14, Concord, NH 03301.
- c. In the event that 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, as well as impose the suspended \$2,000 administrative penalty during the two years it is suspended without any further administrative action.
- 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**

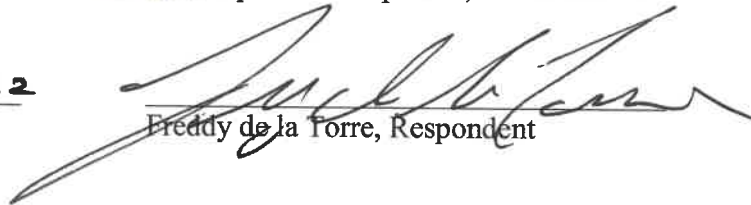
Date:

7/1/2022

  
Christopher Nicolopoulos, Commissioner

Date:

7/1/2022

  
Freddy de la Torre, Respondent