

**STATE OF NEW HAMPSHIRE  
INSURANCE DEPARTMENT**

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NH INSURANCE DEPARTMENT  
JUL 01 2021

**In Re: Ronald E Elliard  
Docket No.: Ins. No. 21-040-EP**

**CONSENT ORDER**

This Consent Order is made between the New Hampshire Insurance Department (“NHID”) and Ronald E Elliard, (“Respondent”), the terms of which are as follows:

**FINDINGS OF FACT**

1. Respondent is a resident New Hampshire insurance producer with a business address of Village West 2, Suite 924, 36 Country Club Road, Gilford, NH. He is licensed for life, accident, sickness and health lines, has been licensed as an insurance producer in New Hampshire since 2016.
2. On or about May 14, 2021, Respondent entered into a consent agreement with the New Hampshire Bureau of Securities Regulation relating to allegations that he received and completed blank forms and applications for five consumers; pursuant to that consent order, Respondent was ordered to pay a fine and was placed under heightened supervision by the Bureau of Securities.
3. Respondent did not notify the NHID of this consent order.
4. In June of 2021, the NHID through other means became aware of the consent order between Respondent and the Bureau of Securities.
5. On June 21, 2021, NHID requested that Respondent speak to the NHID regarding the consent order with the Bureau of Securities and his failure to report same. Respondent responded that same day, and has been fully cooperative throughout the NHID’s investigation.

## CONCLUSIONS OF LAW

6. 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:17 by failing to report to the NHID within 30 days the final disposition of the administrative action with the Bureau of Securities.

## ORDER

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

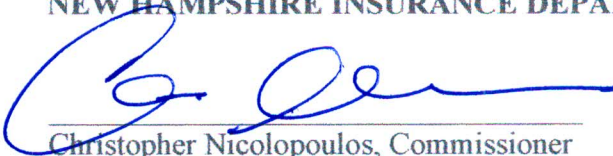
- a. The Respondent waives all rights to a formal administrative hearing in this matter and agrees that this Consent Order shall have the full force and effect of an Order fully entered in accordance with the adjudicatory procedure provided for in RSA Chapter 541-A and Ins Part 200.
- b. For the purposes of resolving this matter without a formal administrative hearing, Respondent agrees to a \$250 administrative penalty.
- c. The \$250 administrative penalty is due upon execution of this consent order, to be made payable to "Treasurer, State of New Hampshire", and mailed to the attention of Sarah Prescott, New Hampshire Insurance Department, 21 South Fruit Street, Suite 14, Concord, New Hampshire 03301.
- d. 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.

- e. 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.
- f. 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.
- g. 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: 7/1/2024

  
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Christopher Nicolopoulos, Commissioner

Date: 6/23/2021

  
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Ronald E Ellard, Respondent