

NH INSURANCE DEPARTMENT
2018 JAN 16 AM 11:30

**STATE OF NEW HAMPSHIRE
INSURANCE DEPARTMENT**

In Re: William P. Edwards

Docket No.: Ins. No.18-001-EP

Consent Order

This Consent Order ("Consent order") is made between the New Hampshire Insurance Department ("NHID") and William P. Edwards ("Respondent"), the terms of which are as follows:

1. The Respondent acknowledges that he was informed of his right to a formal administrative hearing pursuant to the Administrative Procedure Act, RSA 541-A:31.
2. The Respondent hereby waives all rights to a formal administrative hearing in this matter and agrees that this Consent Order, contained herein, shall have the full force and effect of an Order duly entered in accordance with the adjudicatory procedures provided for in the Administrative Procedure Act, RSA 541-A:31, or any other applicable law.

FINDINGS OF FACT

3. The NHID finds true and correct each of the following Findings of Fact:
 - a. Respondent was a licensed nonresident insurance adjuster whose license expired on October 1, 2017. Prior to the expiration of his license, Respondent submitted an application to renew his license on or about September 15, 2017.
 - b. Background Question #4 on the application asks if he "had been named or involved as a party in an administrative proceeding, including a FINRA sanction or arbitration proceeding regarding any professional or occupational license or registration, which has not been previously reported to this insurance department?" Respondent answered this question "NO."
 - c. Respondent was subject to an administrative action by the state of Washington's Office of the Insurance Commissioner, Consumer Protection Division on July 20, 2017. This was an administrative action not previously reported and Background Question #4 should have been answered "YES." This action was reported into National Insurance Producer Registry on November 2, 2017.

CONCLUSIONS OF LAW

4. In accordance with the above Finding of Fact and the applicable provision of law, the NHID concludes and finds the following Conclusions of Law.

a. RSA 402-B:7 provides that an adjuster license will be granted if, among other things, the applicant is "of good character." Truthfully answering Background Questions on an application for licensure is an indicator of an applicant's "good character." Respondent answered application Background Question #4 incorrectly since there was a state of Washington Office of Insurance Commissioner administrative action against him prior to submitting his application to the NHID on or about September 15, 2017. He should have answered the question "YES." Respondent's incorrect answer is a basis for an administrative action under RSA 402-B:12.

ORDER

5. In accordance with the Findings of Fact and Conclusions of Law, the NHID orders and the Respondent consents to the following:

a. The Respondent acknowledges that his incorrect answer to Background Question #4 violated RSA 402-B:7.

b. The Respondent acknowledges that the NHID has the authority to impose a penalty for this conduct under RSA 402-B:12.

c. The Respondent waives his statutory right to an adjudicatory hearing in this matter.

d. The Respondent agrees to pay an administrative fine in the amount of \$250.00. The check must be made payable to "Treasurer, State of New Hampshire," and should be mailed to the attention of Carolyn Petersen, New Hampshire Insurance Department, 21 South Fruit Street, Suite 14, Concord, New Hampshire 03301.

e. The Respondent's New Hampshire nonresident adjuster license will be issued effective upon the latest date that all of the following are completed:

- (i) The Commissioner or his designee signs this Consent Order; and
- (ii) The payment of the penalty is received by the NHID.

f. In the event the Respondent fails to meet any of the terms set forth in the preceding paragraphs, the NHID may institute further administrative proceeding under the authority of RSA 402-B:12 or any other applicable law.

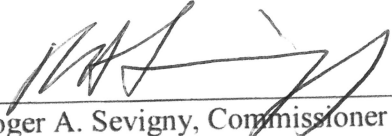
g. By entering into this Consent Order, the NHID and the Respondent intend to resolve all issues relating to the above mentioned matters. This Consent Order shall be deemed a complete settlement and full and final resolution and is in lieu of any other action that could have been brought by the NHID relating to the matters disclosed herein. Provided however, notwithstanding the foregoing, the NHID may take any and all appropriate actions should the Respondent violate any provision the State's insurance laws and/or administrative rules in the future.

h. This Consent Order shall be fully enforceable in any Superior Court in the State of New Hampshire, and any action to enforce this Consent Order shall be governed by the laws of the State of New Hampshire.

IT IS SO ORDERED

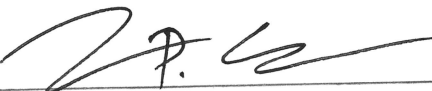
NEW HAMPSHIRE INSURANCE DEPARTMENT

Date: 1-16-15



Roger A. Sevigny, Commissioner

Date: 1/9/18



William P. Edwards