

**STATE OF NEW HAMPSHIRE
INSURANCE DEPARTMENT**

In Re: MMG Insurance Company

Docket No.: INS No. 18-027-EP

Consent Order

This Consent Order ("Consent Order") is made between the New Hampshire Insurance Department ("NHID") and MMG Insurance Company (the "Respondent"), the terms of which are as follows:

1. The Respondent acknowledges that it has received proper notice of its rights to a formal administrative hearing pursuant to 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 RSA 541-A:31 or any other applicable law or administrative rule.

FINDINGS OF FACT

3. The NHID finds true and correct each of the following Findings of Fact:
 - a. The Respondent is a licensed foreign property and casualty insurance company located in Presque Isle, Maine.
 - b. During the period from October 2012 to August 2017, three employees adjusted claims on the Respondent's behalf without having renewed their New Hampshire nonresident adjuster licenses pursuant to RSA 402-B. This resulted in the adjustment of multiple New Hampshire claims while these employees were unlicensed.
 - c. Ins 1002.10 prohibits an insurance company from employing or using unlicensed adjusters.
 - d. The Respondent has taken corrective action to ensure that, in the future, each adjuster that it employs to handle New Hampshire claims complies with all appropriate New Hampshire licensing requirements.

ORDER

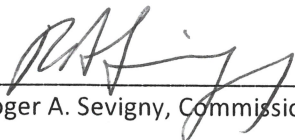
4. Therefore, the NHID orders and the Respondent consents to the following:
 - a. The Respondent acknowledges that the conduct, described above, violated Ins 1002.10.

- b. The Respondent acknowledges that the NHID has the authority to impose a penalty pursuant to RSA 400-A:15, III as provided in Ins 1002.21.
- c. The Respondent agrees to pay an administrative fine in the amount of \$15,000.00. 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.
- d. In the event that the Respondent fails to meet any of the terms set forth in the preceding paragraphs, the NHID may institute further proceedings as provided by the law.
- e. 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 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 action to enforce this Consent Order shall be governed by the laws of the State of New Hampshire.

IT IS SO ORDERED

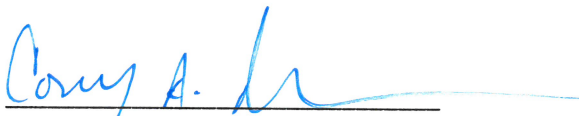
NEW HAMPSHIRE INSURANCE DEPARTMENT

Date: 5-30-18



Roger A. Sevigny, Commissioner

Date: 5/25/2018



Corey Graham, Vice President of Casualty Claims
MMG Insurance Company