

**STATE OF NEW HAMPSHIRE  
INSURANCE DEPARTMENT**

**In Re: Roland P. Cyr**

**Docket No.: INS No. 18-028-EP**

**Consent Order**

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

1. The Respondent acknowledges that he has received proper notice of his 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 was first licensed in New Hampshire as a nonresident insurance adjuster on May 30, 1995. He was licensed to adjust Property and Casualty claims. His license expired on October 1, 2012.
  - b. On August 25, 2017, the Respondent submitted a New Hampshire nonresident insurance adjuster application. In that application, the Respondent indicated that he was employed by MMG Insurance Company.
  - c. RSA 402-B:1 states that *"It is unlawful for any person, whether as agent or employee, to act directly or indirectly, as an insurance claims adjuster in this state for any insurance company unless licensed as provided in this chapter."*
  - d. The NHID received information from MMG Insurance Company listing multiple New Hampshire claims that the Respondent adjusted between October 1, 2012 and August 25, 2017.
  - e. Since August 25, 2017, the Respondent has not adjusted New Hampshire claims.
  - f. The Respondent stated in an email to the NHID that the lack of licensure had been an oversight. In a subsequent email, MMG Insurance stated that there had been oversight of the Respondent's work by licensed supervisors and managers.

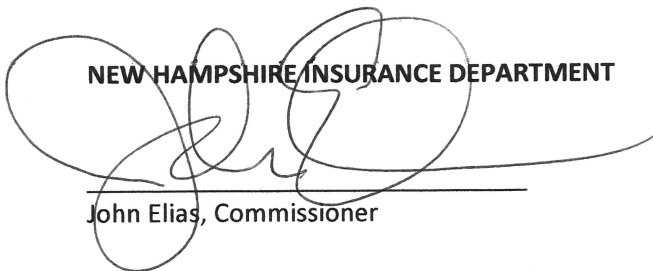
ORDER

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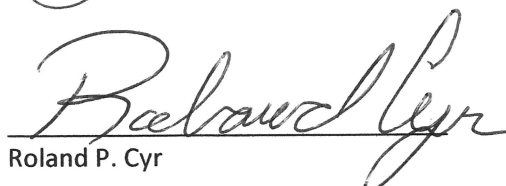
4. Therefore, the NHID orders and the Respondent consents to the following:
- a. The Respondent acknowledges that his conduct, described above, violated RSA 402-B:1.
  - b. The Respondent acknowledges that the NHID has the authority to impose a penalty pursuant to RSA 402-B:13, II.
  - c. The Respondent agrees to pay an administrative fine in the amount of \$4,500.00. 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. 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 of the NHID or his designee signs this Consent Order; and
    - ii. The payment of the penalty is received by the NHID.
  - e. 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 under the authority of RSA 402-B:13.
  - f. 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.
  - g. 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

Date: 6/18/18

NEW HAMPSHIRE INSURANCE DEPARTMENT  
  
John Elias, Commissioner

Date: 6/13/18

  
Roland P. Cyr