



**The State of New Hampshire
Insurance Department**

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John Elias
Commissioner

Alexander K. Feldvebel
Deputy Commissioner

**State of New Hampshire
Insurance Department**

In re Christopher S. Laws

Docket No.: 18-051-EP

FINAL DECISION and ORDER

Pursuant to the provisions of Ins 204.26(a)(4), the Proposed Decision and Order issued on December 7, 2018, by Hearing Officer Kevin G. Collimore is hereby ACCEPTED as a FINAL DECISION and ORDER, with the following MODIFICATIONS:

1. On page 1 in the first paragraph of the "The Hearing" section, the reference to Ins 204.04 (c) is deleted and replaced with Ins 203.01(c). As such, the second sentence of that paragraph shall read as follows:

The undersigned served as the hearing officer in the matter pursuant to Ins 202.01(h); 203.01(c).

2. On page 3 in paragraph 3, the reference to RSA 400-A:14(c) at the end of that paragraph is modified such that the last sentence in that paragraph reads as follows:

See RSA 400-A:14(I)(c); Ex. 2 at 17.

3. On page 5 in paragraph 17 the reference after the first sentence of that paragraph is modified to read as follows:

Id. at 50, ¶¶13-14.

4. On page 7 in paragraph 6 the reference to RSA 402-J:12, I, is modified such that the paragraph reads as follows:

The NHID established by a preponderance of evidence that the Respondent violated RSA 402-J:12,I(h) in using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere, including without limitation as provided in final orders from Florida, Alaska, and South Dakota.

5. On page 7 in paragraph 7 the reference to RSA 402-J:12, I, is modified such that paragraph 7 reads as follows:

The NHID established by a preponderance of evidence that the Respondent violated RSA 402-J:12,I(i) in that his insurance producer license was denied, suspended, and revoked in other states.

6. Paragraph 12 on page 7 of the Proposed Order is not adopted.

Paragraph 12 of the Order is replaced with the following paragraph:

Pursuant to New Hampshire law, the “commissioner may place on probation, suspend, revoke, or refuse to issue or renew an insurance producer’s license, or may levy a penalty in accordance with RSA 400-A:15, III or any combination of actions” for violations of insurance laws; using fraudulent or dishonest practices; having another state take administrative action against a producer’s license; and knowingly accepting insurance business from an individual who is not licensed. *See* RSA 402-J:12, I (b),(h),(i),(l). RSA 400-A:15, III provides that any “person who knowingly violates any statute, rule, regulation, or order of the commissioner may, upon hearing, except where other penalty is expressly provided, be subject to such suspension or revocation of certificate of authority or license, or administrative fine not to exceed \$2500 per violation . . .” In the insurance regulatory context “knowing” violations do not require that someone have actual knowledge that his

or her activities are unlawful. *See Appeal of Metropolitan Property and Liability Ins. Co.*, 120 N.H. 733 (N.H. 1980). Rather, it "is enough that the acts complained of are done voluntarily rather than through mistake or inadvertence." *See id.*

7. On page 8 after Paragraph 15, Paragraphs 16-18 shall be included in the Order as below:

16. The NHID has established by a preponderance of the evidence that the Respondent violated RSA 402-J:12,I(h) by engaging in dishonest practices and the fine for this violation shall be \$2500.

17. The NHID has established by a preponderance of the evidence that the Respondent violated RSA 402-J:12,I(i) multiple times in light of administrative actions taken against his producer license in other states and the fine for these violations shall be \$2000.

18. The NHID has established by a preponderance of the evidence that the Respondent violated RSA 402-J:12,I(l) by knowingly accepting insurance business from someone who is not licensed and the fine for this violation shall be \$2500.

8. On page 8 of the Proposed Order in the "Proposed Decision" Section the last sentence is modified, such that the last sentence of the Order reads as follows:

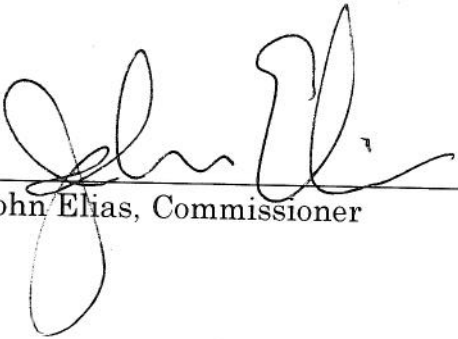
Christopher S. Laws is fined, as detailed above, in the total amount of Twelve Thousand Dollars (\$12,000).

This is the final action of the Department. You have the right to appeal by requesting reconsideration of this final action within 30 days in accordance with RSA 541.

SO ORDERED.

03/4/19

Date



John Elias, Commissioner