



State of New Hampshire Insurance Department

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FOR IMMEDIATE RELEASE

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New Hampshire Insurance Department Provides Overview of Enforcement Actions Resulting From Inaccurate or Incomplete License Applications

*Enforcement Actions Highlight the Need for Accurate and True Information on
Applications and Full Disclosure of Criminal Charges and Convictions for
Licensees and Applicants*

CONCORD, NH (January 20, 2021) – Today, the New Hampshire Insurance Department (NHID) released information on enforcement actions that can be taken by the Department when false or incomplete information is presented in the license application or renewal process.

New Hampshire RSA 402-J:6, I requires that applicants for a producer license provide true and complete answers to all questions on the application. RSA 402-J:12 allows the NHID to assess penalties when a producer provides incorrect, misleading, incomplete or materially untrue information in the license application. These penalties can include license revocations, suspensions or denial. Additional penalties could include monetary fines, with infractions resulting in an average fine of approximately \$2,500.

“When applying for or renewing a license, it is imperative that licensees answer the questions posed to them honestly,” said Joshua Hilliard, Compliance and Enforcement Council of the NHID. “Every year, the Department licenses persons who have prior convictions or have been subject to administrative action. However, failing to report prior convictions or administrative actions often results in the Department assessing penalties against the licensee, including monetary penalties and license suspension or revocation.”

“Insurance license applicants must answer the application questions completely and truthfully,” said DJ Bettencourt, Deputy Commissioner of the NHID. “Misrepresenting a business address or failing to disclose previous criminal convictions or administrative actions – or pending criminal charges, for renewal applicants – will result in fines, license suspension or revocation.



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Furthermore, administrative actions taken in one state are shared, via the National Insurance Producer Registry, with other states that the offending individual is licensed in. The bottom line is that the NHID will work to license any individual who is forthcoming with the truth on their application, but we can have no tolerance for applicants who fail to provide accurate information or who omit or obscure the nature of previous criminal convictions or administrative actions on their license application.”

The disclosure of past criminal convictions or administrative actions does not necessarily result in the denial of an application. For a full list of enforcement actions, please visit <https://www.nh.gov/insurance/legal/enforcement/index.htm>.

The New Hampshire Insurance Department Can Help

The New Hampshire Insurance Department’s mission is to promote and protect the public good by ensuring the existence of a safe and competitive insurance marketplace through the development and enforcement of the insurance laws of the State of New Hampshire. Contact us with any questions or concerns you may have regarding your insurance coverage at 1-800- 852-3416 or (603) 271-2261, or by email at consumerservices@ins.nh.gov. For more information, visit <https://www.nh.gov/insurance>.

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