1 State of New Hampshire Banking Department In re the Matter of: 2) Case No.: 11-BD-002 State of New Hampshire Banking 3 Department, 4 Amended Default Judgment Petitioner, 5 and 6 The Hartford (d/b/a Hartford Life 7 Insurance Companies, Hartford Life 8 and Annuity Company, and Hartford 9 Financial Services Group, Inc.), Ruel) 10 Insurance Agency, and Steven Ruel, Respondents 11) 12

Amended Default Judgment

The Commissioner issued A Cease and Desist Order ("Order") against the above-named Respondents on March 18, 2010 April 21, 2011. Respondent The Hartford (d/b/a Hartford Life Insurance Companies, Hartford Life and Annuity Company, and Hartford Financial Services Group, Inc.), Respondent Ruel Insurance Agency, and Respondent Steven Ruel (collectively "Respondents"), received the Order via U.S. Certified Mail Return Receipt Requested on April 29, 2011. None of the Respondents requested a hearing or sought a settlement with the New Hampshire Banking Department ("Department") within thirty days as required to avoid a Default.

It is hereby ORDERED, that:

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1. By operation of law, the above-named Respondents defaulted on May 29, 2011;

1	2. The allegations contained in the April 21, 2011 Staff Petition are
2	deemed true;
3	3. The April 21, 2011 Cease and Desist Order is hereby made permanent; and
4	4. Failure to abide by this Default Judgment may result in civil and/or
5	criminal penalties.
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7	SIGNED,
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9	Dated: December 13, 2011 RONALD A. WILBUR BANK COMMISSIONER
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