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) 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

Default Judgment

The Commissioner issued A Cease and Desist Order ("Order") against the above-named Respondents on March 18, 2010. 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:

13

14

15

16

17

18

19

20

21

22

23

24

25

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

1	2.	The	allegat	tions	contai	ned	in t	he A	pril	21,	2011	Staff	Petit	ion	are	
2		deemed true;														
3	3.	The	April 2	21, 20	11 Ceas	e and	d Des	ist C	rder	is h	ereby	made p	ermane	ent;	and	
4	4.	Fail	lure to	abide	by th	is D	efaul	t Ju	.dgmen	ıt ma	y res	ult in	civil	and	d/o	
5		crin	minal pe	enaltie	es.											
6																
7								S	IGNED),						
8	_	_	_													
9	Dated:	: <u>Jul</u>	ly 5, 20	<u>11</u>							WILBUR SSIONE					
10								ב	AIVIC C	.01-11-11	DETOIL					
11																
12																
13																
14																
15																
16																
17																
18																
19																
20																
21																
22																
23																
25																
	1															