

**STATE OF NEW HAMPSHIRE  
INSURANCE DEPARTMENT**

**RECEIVED  
NH INSURANCE DEPARTMENT**

**In Re: Michael S. Salvi  
Docket No.: Ins. No. 22-009-EP**

**MAR 09 2022**

**CONSENT ORDER**

This Consent Order is made between the New Hampshire Insurance Department (“NHID”) and Michael S. Salvi, (“Respondent”), the terms of which are as follows:

**FINDINGS OF FACT**

1. Respondent is a resident New Hampshire Public Adjuster with a business address of 202 Charles Bancroft Hwy, Litchfield, NH 03052. He has been licensed with the NHID since June 2010.
2. On October 1, 2021, Respondent’s resident Public Adjuster license expired.
3. Respondent failed to renew his license through inattention or inadvertence.
4. In February 2022, Respondent requested reinstatement of his license as a resident Public Adjuster.
5. Though his license was expired between October 1, 2021 and February 2022, Respondent continued to act as a Public Adjuster in New Hampshire.
6. Between October 1, 2021 and February 2022, Respondent entered into new contracts to represent four (4) insureds while not licensed to act as a Public Adjuster in New Hampshire.

**CONCLUSIONS OF LAW**

7. Based on the foregoing Findings of Fact and the applicable provisions of law, the NHID concludes and finds the following Conclusions of Law:
  - a. The Respondent is subject to the jurisdiction of the NHID;

- b. The Respondent violated NH RSA 402-D:3 four times when he acted as a public adjuster in this state without a license and,
- c. Each violation could give rise to an administrative penalty of \$2,500, equaling a total penalty of \$10,000 per RSA 402-D:10.

### **ORDER**

WHEREFORE, the NHID orders and Respondent consents to the following:

- a. The Respondent waives all rights to a formal administrative hearing in this matter and agrees that this Consent Order shall have the full force and effect of an Order fully entered in accordance with the adjudicatory procedure provided for in RSA Chapter 541-A and Ins Part 200.
- b. For the purposes of resolving this matter without a formal administrative hearing, Respondent agrees to a \$2,500 administrative penalty.
- c. The \$2,500 administrative penalty is due upon execution of this consent order, to be made payable to "Treasurer, State of New Hampshire", and mailed to the attention of Sarah Prescott, New Hampshire Insurance Department, 21 South Fruit Street, Suite 14, Concord, New Hampshire 03301.
- d. In the event that Respondent fails to meet any of the terms set forth in this section the NHID may institute further administrative proceedings under the authority of RSA 400-A:15, III or any other applicable law.
- e. By entering into this Consent Order, the NHID and the Respondent intend to fully 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(s) that has and could have been brought by the NHID relating


to these matters. 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.

- f. This Consent Order shall be fully enforceable in any Superior Court in the State of New Hampshire, and any actions to enforce this Consent Order shall be governed by the laws of the State of New Hampshire.
- g. This Consent Order is considered a public regulatory action and will be reported to the National Association of Insurance Commissioners. The Respondent must, in the future, answer "YES" to any application question which asks "Have you ever been named or involved as party in an administrative proceeding?" or any substantially similar question.

**IT IS SO ORDERED.**

**NEW HAMPSHIRE INSURANCE DEPARTMENT**

Date: 3-9-2022

  
\_\_\_\_\_  
Christopher Nicolopoulos, Commissioner

Date: 3-9-22

  
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Michael S. Salvi, Respondent