

**STATE OF NEW HAMPSHIRE
INSURANCE DEPARTMENT**

**In Re: Samantha Leahy
Docket No.: Ins. No. 23-040-EP**

CONSENT ORDER

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

FINDINGS OF FACT

1. Respondent is a NH domiciled insurance producer who is licensed in the lines of Property & Casualty.
2. In November 2023, Respondent’s former employer submitted concerns to the NHID regarding Respondent’s conduct.
3. The NHID investigated and learned that Respondent had submitted a no-loss letter on behalf of a client; the client had no knowledge of the letter and had not signed it. When confronted with these allegations by her former employer, Respondent terminated her employment.
4. In November 2023, the NHID spoke via videoconference with Respondent about the allegations raised by her former employer. In that interview, Respondent admitted to signing the consumer’s name to the no-loss letter.
5. The NHID’s investigation did not uncover any consumer or company harm as a result of Respondent’s actions.

CONCLUSIONS OF LAW

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 NHID has grounds pursuant to NH RSA 402-J:12 to levy an administrative fine or suspend or revoke Respondent's New Hampshire insurance producer license.

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 the following:
 - i. An administrative penalty of \$2,500, with all \$2,500 of it suspended for a period of two years. The suspended \$2,500 only becomes due should the New Hampshire Insurance Department find that Respondent violated an Insurance Law or Rule within 2-years of the execution of this Order;
 - ii. That Respondent will provide updates every quarter for the next two years to the NHID as to the status of her insurance production and employment. The first update is due March 1st, 2024, with each update 3 months thereafter on the 1st of the month.
- c. 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.

- d. 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.
- e. 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.
- f. 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 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: 12/20/23



David J. Bettencourt, Commissioner

Date: 12/18/2023



Samantha Leahy, Respondent