

**STATE OF NEW HAMPSHIRE  
INSURANCE DEPARTMENT**

**In Re: Chase D. Bantham  
Docket No.: Ins. No. 22-025-EP**

**CONSENT ORDER**

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

**FINDINGS OF FACT**

1. Respondent is a resident New Hampshire insurance producer with a mailing address of 289 Daniel Webster Highway, Merrimack, New Hampshire 03054. He is licensed for property and casualty insurance and has been licensed as an insurance producer in New Hampshire since 2016.
2. Respondent, who is taking college classes, would help out a few hours, a few days per week at his father’s insurance agency.
3. In 2021, Respondent’s father quoted customer CB for a 1 million dollar umbrella liability policy without the uninsured motorist option.
4. In the process of writing the application, Respondent’s father filled out an uninsured motorist rejection form and asked his part time team member, Respondent, to email the form to CB for signatures.
5. Respondent did not send the form to CB for signature, but instead signed the form himself, which was submitted to the carrier in October 2021.
6. In December 2021, CB reported an automobile accident in which she and her husband were hit head on by a stolen vehicle that was being chased by the police.
7. CB later indicated that she thought she had U/M coverage.

8. The Agency then investigated, and Respondent admitted that he had forgotten to send the email to CB and had signed the form on her behalf. Respondent was immediately terminated.
9. On April 28, 2022 NHID Enforcement Division interviewed Respondent and inquired about the signature on the form. Respondent expressed regret over his poor judgement in executing the form on the insured's behalf without understanding the purpose of the form, or the impact it could have on the insured.

### **CONCLUSIONS OF LAW**

10. 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; and
  - b. The Respondent violated NH RSA 402-J:12, I (j) by forging another's name on a document related to an insurance transaction.

### **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 revocation of his New Hampshire resident insurance producer license.

- c. Should the Respondent at some point in the future wish to reapply for an insurance producer's license, he must specifically petition the Commissioner for that license, explaining why it is appropriate for him to obtain a license.
- 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 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: 5-12-2022

  
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Christopher Nicolopoulos, Commissioner

Date: 05/08/22

  
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Chase D. Bantham, Respondent