

**STATE OF NEW HAMPSHIRE
INSURANCE DEPARTMENT**

In re: Amazon Home Warranty, LLC

Docket No.: INS No. 23-023-EP

CEASE AND DESIST ORDER

The Commissioner of the New Hampshire Insurance Department (“NHID”), pursuant to his authority under NH RSA 415-C:10, orders Amazon Home Warranty, LLC d/b/a AHW (“AHW”) to immediately Cease and Desist from engaging in consumer guaranty contract business in this State, except for servicing any in force contracts, as it is causing or is reasonably expected to cause significant, imminent, and irreparable injuries to New Hampshire citizens and policyholders. In support of this Order to Cease & Desist, the NHID states as follows:

FINDINGS OF FACT

1. AHW is a Delaware limited liability company with principal places of business in New Jersey and New York.
2. AHW offers for sale consumer guaranty contracts, namely home warranties.
3. AHW is not registered to sell such products in New Hampshire.
4. Nevertheless, AHW has sold consumer guaranty contracts to at least three individuals residing in New Hampshire.
5. In June 2023, the NHID’s Consumer Division received a complaint from a NH consumer who had purchased a contract from AHW.
6. Though the NH consumer was directed by AHW to retain a technician to examine a malfunctioning AC unit because AHW had no personnel able to do so, AHW later refused to reimburse the consumer for that expense.
7. The NHID is aware of numerous complaints from other jurisdictions regarding AHW’s conduct, and that AHW has been the subject of legal, regulatory and/or administrative actions in other jurisdictions.¹

¹ See e.g. *In the Matter of Unlicensed Activity of Amazon Warranty Administrators of Arizona, LLC DBA Amazon Home Warranty* No. 22A-054-INS, State of Arizona; *State of Arizona v. Amazon Home Warranty, LLC* CV2021-007632, November 29, 2021; *State of Ohio v. Amazon Home Warranty, LLC and Amazon Warranty Administrators, LLC*, AM-23CV000331 January 17, 2023.

CONCLUSIONS OF LAW

- 8. The Commissioner regulates the business of consumer guaranty contracts in New Hampshire pursuant to NH RSA 415-C.
- 9. Because AHW has not complied with New Hampshire's registration requirement, AHW has violated and will continue to violate NH RSA 415-C:3.
- 10. Because AHW has failed to reimburse the NH consumer for the expense of retaining a technician to examine a malfunctioning AC unit, AHW has violated NH RSA 415-C:7.

ORDER

- 11. Based upon the information and allegations recited above, the New Hampshire Commissioner of Insurance hereby ORDERS that AHW immediately CEASE AND DESIST from any and all consumer guaranty contract business in the State of New Hampshire, aside from servicing all in force contracts to New Hampshire consumers.
- 12. Pursuant to RSA 400-A:17, AHW may request a hearing regarding this Order by filing a written application for hearing with the Commissioner within 30 days of the date AHW either knew or should have known of the issuance of this Order.

SO ORDERED

NEW HAMPSHIRE
INSURANCE DEPARTMENT

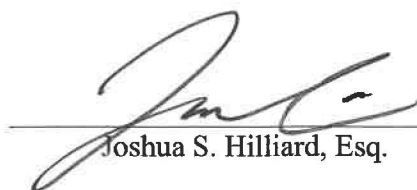
Date: 8/28/23


David F. Bettencourt, Acting Commissioner

CERTIFICATION OF SERVICE

I certify that a copy of the foregoing Cease and Desist Order has been served upon AHW by United State first class mail, postage prepaid, 20 S 3rd St, Columbus, OH 43215, 980 US Highway Route 9 South Amboy, NJ 08879-3320 and 19th W. 34th St., Floor 11, New York, NY 10001-3075, and via e-mail to info@ahwp.com, mediation@ahwp.com, and osimms@ahwp.com.

Date: 8/28/23


Joshua S. Hilliard, Esq.