

**STATE OF NEW HAMPSHIRE
INSURANCE DEPARTMENT**

RECEIVED
NH INSURANCE DEPARTMENT
JAN 18 2023

**In Re: John S. Reeves and Reeves Insurance Agency, LLC
Docket No.: Ins. No. 22-069-EP**

CONSENT ORDER

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

FINDINGS OF FACT

1. Respondent was a resident New Hampshire insurance producer with a mailing address of 827 Central Ave., Dover, New Hampshire 03820. He was previously a licensed insurance producer in New Hampshire since 2001.
2. Respondent operated Reeves Insurance Agency, LLC (NPN 3392621) with a mailing address of 827 Central Ave., Dover, New Hampshire 03820 since 2001.
3. On or about November 14, 2022, New Hampshire Insurance Department received notice that Respondent’s exclusive agency agreement with Allstate Insurance agency was terminated due to allegations that he misused classifications to obtain better rates for customers.
4. On or about November 30, 2022, two weeks after his exclusive agency agreement was terminated, Respondent submitted a Request for Cancellation of License for both his New Hampshire insurance producer license and for Reeves Insurance Agency, LLC.
5. Respondent has been cooperative throughout the NHID’s investigation of the above identified issues.

CONCLUSIONS OF LAW

6. Based on the foregoing Findings of Fact and the applicable provisions of law, the NHID concludes and finds the following Conclusions of Law:

- a. Respondent is subject to the jurisdiction of the NHID; and
- b. Respondent violated RSA 402-J:12 (h) by misclassifying consumers in order to obtain better insurance rates for them.

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 permanent surrender of his 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.

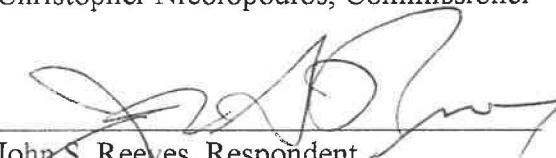
IT IS SO ORDERED.

NEW HAMPSHIRE INSURANCE DEPARTMENT

Date: 1/18/2023


Christopher Nicolopoulos, Commissioner

Date: 1/13/2023


John S. Reeves, Respondent