



**The State of New Hampshire
Insurance Department**
21 South Fruit Street, Suite 14
Concord, NH 03301

David J. Bettencourt
Commissioner

Keith E. Nyhan
Deputy Commissioner

**State of New Hampshire
Insurance Department**

IN RE: JOSEPH NODAL

Docket No.: 24-022-EP

FINAL DECISION and ORDER

Pursuant to Ins 207.04, the Proposed Decision and Order issued on July 18, 2024, by Hearing Officer Emily M. Doherty, is hereby ACCEPTED as a FINAL DECISION and ORDER, with the following MODIFICATIONS, which are based upon a complete review of the record:

1. Footnote 14 is not adopted and is replaced by the following: Record, Part II at 38:16-39:19.
2. The reference to "Record, Part II at 16:30-17:15" within Footnote 20 is not adopted and is replaced by the following: Record, Part II at 16:30-17:55.
3. The last sentence beginning with "At that time" under Findings of Fact, subsection Licensing, is not adopted and is replaced by the following: At that time, the Department also notified the Respondent that it was going to check in with him in a few months to verify that he had been paying child support and that his failure to do so could result in his New Hampshire license being revoked.

4. The reference to "Record, Part II at 16:30-17:15" in Footnote 44 is not adopted and is replaced by the following: Record, Part II at 16:30-17:55.

5. Each reference to "RSA 400-B:12, XII" is modified to correct the statutory reference, such that each is not adopted and is replaced by the following: RSA 402-B:12, XII.

6. The Conclusion in Section IV is modified such that it is not adopted and is replaced with the following paragraph:

Based upon the finding that the Respondent violated RSA 400-A:16, II, his Respondent's New Hampshire non-resident insurance adjuster's license is hereby suspended pursuant to RSA 400-A:15, III. The Respondent may apply for reinstatement one (1) year from the date of this Final Decision and Order provided he produces documentation verifying that he is current with his child support obligation.

This is the final action of the Department. You have the right to appeal by requesting reconsideration of this final action within 30 days in accordance with RSA 541.

SO ORDERED.

Date: September 10, 2024


David J. Bettencourt, Commissioner