IN THE MATTER OF:

HUSAM KADER
&
KADER INSURANCE AGENCY, LLC

Respondent

DOCKET No.: FC 21-92

STIPULATION AND CONSENT ORDER

It is hereby stipulated and agreed between Husam Kader and the State of Connecticut Insurance Department by and through Andrew N. Mais, Insurance Commissioner, to wit:

I

WHEREAS, Husam Kader ("Kader"), is licensed as a resident insurance producer, license number 002263675, by the State of Connecticut Insurance Department ("Department"). Kader is also the designee and owner of Kader Insurance Agency, LLC ("KIA"), license number 002710297. Kader and KIA are collectively referred to herein as "Respondents".

WHEREAS, pursuant to an investigation, the Commissioner alleges that the Respondents engaged in acts of conduct in the course of their insurance business which constitute cause for the suspension or revocation of their insurance licenses and the imposition of fines in that they submitted insurance applications to an insurer with incorrect applicant historical information.

WHEREAS, the conduct described above is in violation of Sections 38a-702k and 38a-769 of the Connecticut General Statutes, and constitutes cause pursuant to Sections 38a-702k and 38a-774 of the Connecticut General Statutes for the suspension or revocation of the Respondents’ insurance licenses, and/or for the imposition of a fine.

II

WHEREAS, the Respondents neither admits nor denies the allegations contained in Article I of this Stipulation and Consent Order ("Stipulation").
WHEREAS, in an effort to avoid the expenses and uncertainty of litigation and an administrative proceeding, the Respondents admit the allegations contemplated by the Department and agree to waive voluntarily:

a. any right to a hearing;

b. any requirement that the Commissioner's decision contain a statement of findings of fact and conclusions of law; and

c. any and all rights to object to or challenge before the Commissioner or in any judicial proceedings any aspect, provision or requirement of this Stipulation and Consent Order.

WHEREAS, the Respondents agree to pay a fine of Two Thousand Dollars ($2,000.00), payable to ‘Treasurer, State of Connecticut’, for the violations described herein.

WHEREAS, the Respondents agree to pay the fine referenced above in two installments of $1,000.00 each, the first installment being payable within fourteen (14) days of the execution of this Stipulation and the second installment to be paid within thirty (30) days of the execution of this Stipulation.

WHEREAS, the Respondents agrees to a one-year period of probation, beginning on the date of the execution of this Stipulation.

WHEREAS, Kader agrees to complete online training courses and provide proof of completion of such courses to the Department by December 31, 2021, as provided below.

NOW THEREFORE, upon consent of the parties, it is hereby agreed that:

1. That the Insurance Department has jurisdiction of the subject matter of this administrative proceeding.

2. The Respondents are assessed a fine in the amount of two thousand dollars ($2,000.00) for the violations set out in this Stipulation and Consent Order.

3. The amount of the fine will be paid to the Department in two installments of $1,000.00 each, the first installment being payable within fourteen (14) days of the execution of this Stipulation and the second installment to be paid within thirty (30) days of the execution of this Stipulation.

4. That all insurance licenses issued to Respondents shall be placed on a probationary status for one year beginning on the execution of this Stipulation.
5. That Kader shall complete the following online education course(s) via http://www.kfeducation.com/insurance-ce/individual/state/CT and provide proof of completion to the Department not later than December 31, 2021.

**Course(s)**
Ethical Insurance Producer

6. That the Respondents consent to the immediate revocation of their insurance licenses if they fail to abide by any of the above conditions and, in that respect, they voluntarily waive (a) any right to a hearing; (b) any requirement that the Insurance Commissioner’s decision contain a statement of findings of fact and conclusions of law; and (c) any and all right to object to or challenge before the Insurance Commissioner or in any administrative or judicial proceedings any aspect, provision or requirement of this Stipulation.

**CERTIFICATION:**

The undersigned, being duly sworn, deposes and says that he has duly executed this Stipulation and Consent Order on this 8th day of October, 2021, for and on behalf of himself and Kader Insurance Agency, LLC, that he is the Designated Licensed Responsible Person of such business, and that he has authority to execute such instrument.

**By:**
Husam Kader

State of Connecticut )
) ss: Cromwell
County of: Middletown )

Personally appeared before me on this 8th day of October 2021, Husam Kader, who acknowledged that he is the Designated Responsible Licensed Person and owner of Kader Insurance Agency, LLC, a limited liability company, and that on behalf of himself and as such designee, being duly authorized so to do, he executed the foregoing instrument for the purposes therein contained.

**Notary Public Commissioner of the Superior Court**

BLERTA ISUFI
Notary Public State of Connecticut
My Commission Expires 12/31/2025
SO ORDERED at Hartford, Connecticut this 12 day of October, 2021

Andrew N. Mais
Insurance Commissioner