## STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS DEPARTMENT OF BUSINESS REGULATION JOHN O. PASTORE CENTER, BLDGS 68-69 1511 PONTIAC AVENUE CRANSTON, RHODE ISLAND 02920

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IN THE MATTER OF:	:

ROY NORBERG : DBR No. 10-I-0160

RESPONDENT. :

## **ORDER OF REVOCATION**

The above-entitled matter came on for hearing pursuant to the Department of Business Regulation's ("Department") Order To Show Cause, Notice of Hearing and Appointment of Hearing Officer ("Notice") issued by the Department on September 24, 2010 to the above-captioned respondent ("Respondent"). The Notice was sent by first class mail and certified mail which the Respondent received. See Department's Exhibit One (1) (certified mail tracking sheet showing receipt of Notice). The Respondent received adequate notice of this hearing. The Respondent did not appear at the November 3, 2010 at the pre-hearing conference. At hearing, the Department's counsel requested that the undersigned make findings of facts on the basis of the Notice and enter a default judgment against Respondent. The Department has jurisdiction over this matter pursuant to R.I. Gen. Laws § 27-2.4-1 et seq.

Based on the foregoing, the undersigned makes the following findings of fact:

1. Pursuant to Section 21 of the *Central Management Regulation 2 – Rules of Procedure for Administrative Hearings* ("CMR2"), the Respondent is declared to be in default for failing to appear at the pre-hearing conference.

2. Pursuant to Section 21 of the CMR2, the allegations in the Notice are found to be true.

Based on the foregoing, the undersigned makes the following conclusions of law:

1. The Respondent violated R.I. Gen. Laws § 27-2.4-14(a)(2), (5), (7), and (8) and *Insurance Regulation* 12 (suitability) and *Insurance Regulation* 29 (replacement) by his actions as set forth in the Notice.

On the basis of the forgoing, the undersigned makes the following recommendation:

1. The Respondent's insurance license is revoked for violating R.I. Gen. Laws § 27-2.4-14(a)(2), (5), (7), and (8) and *Insurance Regulation* 12 (suitability) and *Insurance Regulation* 29 (replacement).

Dated:	November 5, 2010	signature on file
		Catherine R. Warren
		Hearing Officer

I have read the Hearing Officer's recommendation in this matter and I hereby ADOPT/REJECT the findings of facts, the conclusions of law, and the recommendation of the hearing officer in the above-entitled Order of Revocation.

Dated:	November 8, 2010	signature on file
		A. Michael Marques
		Director

Entered as Administrative Order No. 135 on the 9<sup>th</sup> day of November 2010.

## **NOTICE OF APPELLATE RIGHTS**

THIS ORDER CONSTITUTES A FINAL ORDER OF THE DEPARTMENT OF BUSINESS REGULATION PURSUANT TO R.I. GEN. LAWS § 42-35-12. PURSUANT TO R.I. GEN. LAWS § 42-35-15, THIS ORDER MAY BE APPEALED TO THE SUPERIOR COURT SITTING IN AND FOR THE COUNTY OF PROVIDENCE WITHIN THIRTY (30) DAYS OF THE MAILING DATE OF THIS DECISION. SUCH APPEAL, IF TAKEN, MUST BE COMPLETED BY FILING A PETITION FOR REVIEW IN SUPERIOR COURT. THE FILING OF THE COMPLAINT DOES NOT ITSELF STAY ENFORCEMENT OF THIS ORDER. THE AGENCY MAY GRANT, OR THE REVIEWING COURT MAY ORDER, A STAY UPON THE APPROPRIATE TERMS.