

**STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS
DEPARTMENT OF BUSINESS REGULATION
233 RICHMOND STREET
PROVIDENCE, RHODE ISLAND 02903**

IN THE MATTER OF

G & L INSURANCE ASSOCIATES, INC.

STEVEN L. GIANQUILLI

MARK J. LOMAZZO

RESPONDENT.

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DBR No. 04-I-0099

CONSENT AGREEMENT

It is hereby agreed between the Department of Business Regulation (“Department”) and G & L Insurance Associates, Inc., Steven L. Gianquilli and Mark Lomazzo (“Respondents”) as follows:

Respondents failed to comply with Regulation 73(F) that Respondents, with regard to two separate complaints, failed to respond to inquires from the Department within fifteen days. This conduct forced the Department to send two follow up letters as to each complaint to which Respondent also failed to respond and caused a delay in providing information to the consumer regarding their complaint.

WHEREFORE, based on the foregoing, Respondents and the Department have decided to resolve this matter without further administrative proceedings and hereby agree to the following resolution:

1. Respondents agree to pay an administrative penalty of one thousand dollars (\$1,000) for these violations.

2. Respondents agree that they will respond by certified mail within fifteen days to all future correspondence from the Department.
3. If Respondents violate Regulation 73(F) subsequent to the signing of this Consent Agreement, the Department may institute further administrative action including but not limited to 1) suspension, 2) revocation and/or 3) additional administrative penalties. Respondent shall be provided with notice and an opportunity for hearing should the Department choose to take such further action.

The Department and Respondents hereby consent and agree to the foregoing on behalf of their respective clients the 23th day of February 2005.

Department of Business Regulation
By it's Legal Counsel,

Respondent
G & L Insurance Associates, Inc.

__ original signature on file ____
Elizabeth Kelleher Dwyer

__ original signature on file ____
Steven L. Gianquilli

Respondent

__ original signature on file ____
Steven L. Gianquilli

Respondent

__ original signature on file ____
Mark Lomazzo