

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

_____	)	
<b>IN THE MATTER OF:</b>	)	
	)	
<b>Kate Cassavant and</b>	)	
<b>ELCO Administrative Services</b>	)	<b>DBR No. 05-I-0084</b>
	)	
<b>Respondent.</b>	)	
_____	)	

**CONSENT AGREEMENT**

It is hereby agreed between the Department of Business Regulation (“Department”) and Kate Cassavant and ELCO Administrative Services (“Respondents”) as follows:

1. Respondent Kate Cassavant did not hold an insurance adjuster license pursuant to R.I.G.L. § 27-10-1 *et seq.* prior to January 16, 2004.
2. Respondent ELCO Administrative Services holds an insurance adjuster business entity license pursuant to R.I.G.L. § 27-10-1 *et seq.*
3. On or about January 16, 2004, a complaint was filed against Respondents.
4. Upon investigation of that complaint, the Department determined that Respondent Kate Cassavant had engaged in activity for which a license was required pursuant to R.I.G.L. § 27-10-1 *et seq.*
5. During the time period in which Respondent Kate Cassavant engaged in activity for which a license was required pursuant to R.I.G.L. § 27-10-1 *et seq.* she was employed by Respondent ELCO Administrative Services.

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 voluntarily waive their right to a hearing, voluntarily waive their right to appeal under R.I.G.L. § 42-35-15, admit that the allegations in paragraphs 1 through 5 above are true, have remedied the violation and will take all necessary action as delineated in this Consent Agreement to allow Respondents to maintain their Licenses in good-standing.
2. Respondent must:
  - A. Pay an administrative penalty totaling five hundred dollars (\$500).
  - B. Cease and desist from engaging in any activity that requires a license pursuant to R.I.G.L. § 27-10-1 *et seq.*
3. If future unlicensed activity is discovered by the Department, the Department may institute further administrative action including but not limited to 1) suspension, 2) revocation and/or 3) additional administrative penalties. Respondents shall be provided with notice and an opportunity for hearing should the Department choose to take such further action.

Counsel for the Department and Respondent hereby consent and agree to the foregoing on behalf of their respective clients the 2<sup>nd</sup> day of February.

Department of Business Regulation  
By it's Legal Counsel,

Respondent  
By its attorney,

Original Signature on File  
\_\_\_\_\_  
Elizabeth Kelleher Dwyer, Esq.

Original Signature on File  
\_\_\_\_\_  
Lauren D. Wilkins, Esq.