

STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS
DEPARTMENT OF BUSINESS REGULATION
1511 PONTIAC AVENUE, BLDG. 69-2
CRANSTON, RHODE ISLAND 02920

IN THE MATTER OF:

THE EMPLOYERS' FIRE INSURANCE COMPANY

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DBR No. 09-18

Respondent.

CONSENT AGREEMENT

It is hereby agreed between the Department of Business Regulation ("Department") and The Employers' Fire Insurance Company ("Respondent") as follows:

1. Pursuant to R. I. Gen. Laws §27-13.1-4, the Department initiated a Market Conduct Examination ("Examination") in order to evaluate Respondent's compliance with applicable R. I. Gen. Laws and Rhode Island Insurance Regulations
2. The Examination was completed and a report was issued on December 9, 2008.

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

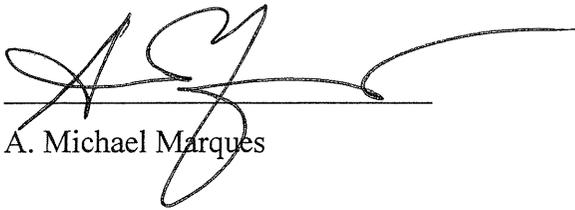
1. The Examination concluded that Respondent failed to comply with R. I. Gen. Laws §31-47-4(a) in 12 of the nonrenewal notices issued during the period of examination 1-1-07 through 6-30-08. The 12 nonrenewal notices did not provide documentation for the certificate of mailing which is required under R. I. Gen. Laws §31-47-4(a). The Department and Respondent agree that Respondent will pay an administrative penalty of two thousand four hundred dollars (\$2,400) as a result of these violations.

For all of the violations detailed herein, Respondent is ordered to pay an administrative penalty of two thousand four hundred dollars (\$2,400).

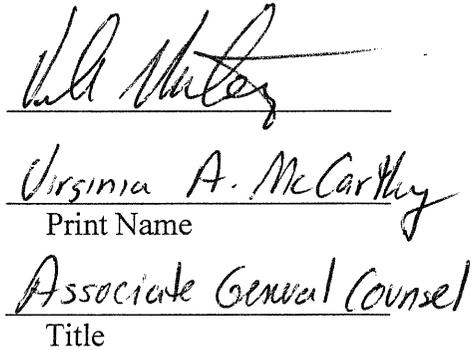
Department and Respondent hereby consent and agree to the foregoing on this 2nd day of February 2009.

Department of Business Regulation
By its Director,

Respondent,



A. Michael Marques



Virginia A. McCarthy
Print Name
Associate General Counsel
Title