

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

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|                           |   |                          |
|---------------------------|---|--------------------------|
| <b>IN THE MATTER OF:</b>  | : |                          |
|                           | : |                          |
| <b>WILLIAM O'BRIEN;</b>   | : | <b>DBR No. 09-I-0116</b> |
| <b>JED BRETTSCHEIDER;</b> | : |                          |
| <b>MICHAEL CASSANDRO.</b> | : |                          |
|                           | : |                          |
| <b>RESPONDENTS.</b>       | : |                          |

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**CONSENT ORDER**

It is hereby agreed between the Department of Business Regulation ("Department") and Michael Cassandro ("Respondent") as follows:

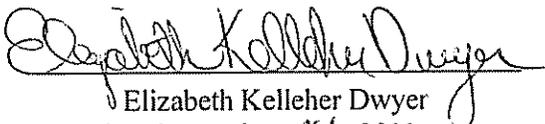
1. Respondent is the holder of Rhode Island resident insurance producer license number 1433760 with life, accident and health and variable life and annuity lines of authority.
2. The Department initiated these proceedings against Respondent as detailed in the allegations set forth in the Order to Show Cause and Amended Order to Show Cause, the allegations of which are incorporated herein.
3. Respondent does not admit the allegations in this matter and the Department continues to assert that the allegations are appropriate. However, Respondent has consented to revocation of his insurance producer license in exchange for dismissal of this administrative action.
4. If at any time in the future Respondent applies for a license in the State of Rhode Island the Department may assert the allegations in the Order to Show Cause and Amended Order to Show Cause in contesting Respondents eligibility for such license.

Based on the foregoing, Respondent and the Department have determined to resolve this matter without instituting further administrative proceedings and hereby agree to the following resolution:

1. Respondent consents to revocation of his license as an insurance producer in the State of Rhode Island.
2. Respondents insurance producers license is hereby revoked.

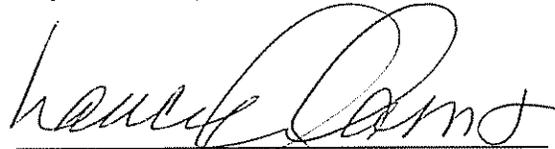
Department of Business Regulation  
By it's Legal Counsel,

Respondent  
By his attorney,



Elizabeth Kelleher Dwyer

Dated: ~~September~~ October 14, 2011

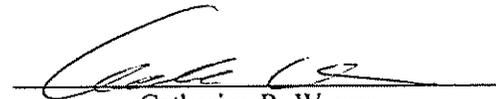


Nancy Adams

Dated: ~~September~~ October 3, 2011

I hereby approve of the foregoing Consent Order and recommend its adoption.

Dated ~~September~~ October 14, 2011



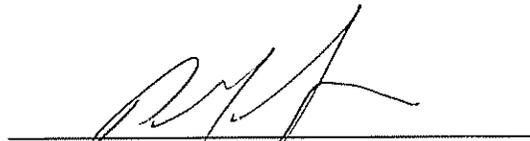
Catherine R. Warren  
Hearing Officer

I have read the Hearing Officer's Decision and Recommendation in this matter, and I hereby

ADOPT  
 REJECT  
 MODIFY

the Decision and Recommendation.

Dated: ~~September~~ October 14, 2011



Paul McGreevy  
Director

**THIS DECISION CONSTITUTES A FINAL ORDER OF THE DEPARTMENT OF BUSINESS REGULATION PURSUANT TO RHODE ISLAND GENERAL LAWS TITLE 42 CHAPTER 35. AS SUCH, THIS DECISION MAY BE APPEALED TO THE SUPERIOR COURT SITTING IN AND FOR THE COUNTY OF PROVIDENCE WITHIN THIRTY (30) DAYS OF THE DATE OF THIS ORDER. SUCH APPEAL, IF TAKEN, MAY BE COMPLETED BY FILING A PETITION FOR REVIEW IN SAID COURT.**

**CERTIFICATION**

I hereby certify that on this 17<sup>th</sup> day of October, 2011, that a copy of the within Order was sent by first class mail, postage prepaid to –

Mr. Jedediah Brettschneider  
7 Wells Avenue  
Newton, MA 02459

Mr. Michael Cassandro  
14 North Drive  
Middletown, RI 02842

HMA Administrators  
7 Wells Avenue Ste 24  
Newton, MA 02459

New England Custom Health and Plan Administrators  
275 Grove Street  
Newton, MA 02466

Mr. Christopher Westerkamp  
54 Pratt St  
Mansfield, MA 02048

Health Management Advisors, LLC  
HMA Administrator, Inc.  
New England Custom Health Plan Administrators, LLC  
MMA MGU LLC d/b/a HMA Direct  
7 Wells Avenue Ste 24  
Newton, MA 02459

Mr. Jedediah Brettschneider  
Home address

Mr. Christopher Westerkamp  
Home address

Timothy Bliss, Esquire  
Vetter & White  
Center Place  
50 Park Row West, Suite 109  
Providence, RI 02903

Nancy Adams, Esquire  
Mintz Levin *et al.*

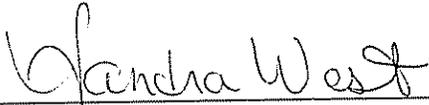
One Financial Center  
Boston, MA 02111

and by electronic delivery to –

William O'Brien

and by electronic delivery to -

Elizabeth Kelleher Dwyer, Esquire  
Joseph Torti, Deputy Director  
Department of Business Regulation  
Pastore Complex  
1511 Pontiac Avenue  
Cranston, RI.

  
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