



1. Respondent has provide a response to the correspondence from the Department prior to the execution of this Consent Agreement;
2. Respondent will pay an administrative fine of five hundred dollars (\$500.00) for the violations of Insurance Regulations 73(5)(F) detailed above;
3. If either of the above conditions are not met or any future violations of Insurance Regulation 73(5)(F) occur, 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 chooses 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 27<sup>th</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  
\_\_\_\_\_  
Joseph M. Hobbs, Esq.