

**State of Rhode Island and Providence Plantations**  
**DEPARTMENT OF BUSINESS REGULATION**  
*Insurance Division*  
**1511 PONTIAC AVENUE, BLDG. 69-2**  
**CRANSTON, RHODE ISLAND 02920**

---

<b>IN THE MATTER OF:</b>	:	
	:	
<b>Atradius Trade Credit Insurance, Inc.</b>	:	<b>DBR No. 09-I-0211</b>
<b>Reassure America Life Insurance Company</b>	:	
	:	
<b>RESPONDENTS.</b>	:	
	:	

---

**CONSENT AGREEMENT**

It is hereby agreed between the Department of Business Regulation (“Department”) and Atradius Trade Credit Insurance, Inc. and Reassure America Life Insurance Company (“Respondents”) which are members of the Swiss Re Group as follows:

1. R.I. Gen. Laws § 27-2.4-4 and Insurance Regulation 103 require that all insurers writing business in the state of Rhode Island during a calendar year file a report with the Department listing all licensed insurance producers to which the insurer paid \$100 or more in the previous calendar year. For each such producer the insurer must pay a fee of \$30 to the Department;
2. Pursuant to Insurance Regulation 103 the report must be filed by all licensed insurers on or before March 1 of the following calendar year;
3. Respondents reported premium written in Rhode Island in calendar year 2008;
4. Respondents did not file the report prior to March 1, 2009;

5. On July 29, 2009 the Department wrote to Respondents reminding them of the obligation to file the report and indicating that administrative action would be taken if a response was not received by September 1, 2009;
6. A response was not received by September 1, 2009.

THEREFORE, 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 will pay a total fine of two thousand dollars (\$2,000) consisting of one thousand dollars (\$1,000) assessed against each insurance company.
2. Respondents have complied with the annual contracted producer report requirement.

Counsel for the Department and Respondents hereby consent and agree to the foregoing on behalf of their respective clients the 23<sup>rd</sup> day of October 2009.

Department of Business Regulation  
By it's Legal Counsel,

Respondents  
By their attorney,

original signature on file  
\_\_\_\_\_  
Elizabeth Kelleher Dwyer

original signature on file  
\_\_\_\_\_