

**STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS  
DEPARTMENT OF BUSINESS REGULATION  
JOHN O. PASTORE CENTER, BLDG. 68-69  
1511 PONTIAC AVENUE  
CRANSTON, RHODE ISLAND 02920**

<b>IN THE MATTER OF</b>	:	
	:	
<b>WENDY L. LANGEVIN,</b>	:	<b>DBR No. 13IN102</b>
	:	
<b>RESPONDENT.</b>	:	

**FINAL RECOMMENDATION AND ORDER**

On September 6, 2013, the Director of the Department of Business Regulation (“Department”) issued an Emergency Order Suspending Insurance Producer License and Providing Notice of Hearing (“Emergency Order”) in the above-captioned matter (attached hereto as Exhibit A). This Emergency Order suspended the Rhode Island insurance producer license and the Rhode Island securities broker license of Wendy L. Langevin (“Respondent”) and appointed the undersigned as Hearing Officer for the purposes of conducting a hearing and rendering a decision in this matter.

The initial hearing was scheduled for September 12, 2013 at which time the Respondent did not appear. Counsel for the Department, acting on behalf of both the Insurance and Securities Divisions of the Department, entered the following exhibits into the record: U.S.P.S. Track and Confirm receipts for the Emergency Order and documentation represented as complaints and supporting materials filed against the Respondent. At that time, counsel requested that the hearing be continued to enable the Department to conduct further investigation; said request was granted by the undersigned.

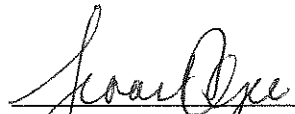
On November 12, 2013, the Respondent and counsel for the Department appeared before the undersigned and represented that Respondent would consent to entry of an order against her revoking both licenses and barring her from conducting any securities activities in this state. The Respondent did not contest the Director's findings of fact and conclusions of law set forth in the Emergency Order, except with respect to ¶ 6 therein. As such, the undersigned hereby incorporates by reference those uncontested findings of fact and conclusions of law into this Recommendation and Order. Exhibit A.

Based on the foregoing, it is hereby recommended that the Director enter the following Order against the Respondent:

1. Respondent's insurance producer license is revoked.
2. Respondent's securities broker license is revoked.
3. Respondent is barred from conducting any securities activities in this state.

As recommended by:

Date: 11/22/13

  
\_\_\_\_\_  
Jenna Algee, Esq.  
Hearing Officer

**ORDER**

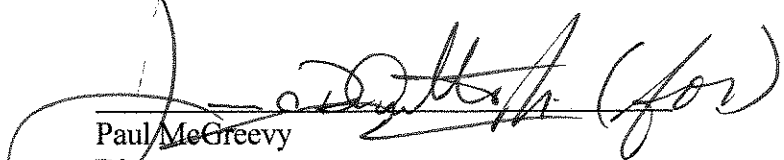
I have read the Hearing Officer's Recommendation in this matter, and I hereby take the following action with regard to the Recommendation:

ADOPT

REJECT

MODIFY

Dated: 11/25/2013

  
\_\_\_\_\_  
Paul McGreevy  
Director

ENTERED as Administrative Order No. 13-056 on the 25<sup>th</sup> day of November, 2013.

**THIS FINAL DECISION AND ORDER CONSTITUTES A FINAL ORDER OF THE DEPARTMENT OF BUSINESS REGULATION PURSUANT TO R.I. GEN. LAWS § 42-35-12. PURSUANT TO R.I. GEN. LAWS § 42-35-15, THIS ORDER MAY BE APPEALED TO THE SUPERIOR COURT SITTING IN AND FOR THE COUNTY OF PROVIDENCE WITHIN THIRTY (30) DAYS OF THE MAILING DATE OF THIS DECISION. SUCH APPEAL, IF TAKEN, MUST BE COMPLETED BY FILING A PETITION FOR REVIEW IN SUPERIOR COURT. THE FILING OF THE COMPLAINT DOES NOT ITSELF STAY ENFORCEMENT OF THIS ORDER. THE AGENCY MAY GRANT, OR THE REVIEWING COURT MAY ORDER, A STAY UPON THE APPROPRIATE TERMS.**

# EXHIBIT A

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:

WENDY L. LANGEVIN,

RESPONDENT.

DBR No. 13IN102

**EMERGENCY ORDER SUSPENDING INSURANCE PRODUCER LICENSE AND  
PROVIDING NOTICE OF HEARING**

Pursuant to R.I. Gen. Laws §§ 27-2.4-16, 42-14-16 and 42-35-14(c), the Director ("Director") of the Rhode Island Department of Business Regulation ("Department") issues this Emergency Order Suspending Insurance Producer License of Wendy L. Langevin ("Respondent"). This Order shall be effective upon issuance.

The Department hereby schedules a full administrative hearing on this revocation for September 12, 2013 at 1:00 p.m. at the Department's offices located at 1511 Pontiac Avenue, Bldg. 69-2, Cranston, RI 02920.

The Director makes the following findings of fact and conclusions of law with respect to entry of this Order:

1. Respondent holds a Rhode Island insurance producer license with Life, Health, Accident or Sickness and Variable Life and Variable Annuity authority and a Rhode Island Securities broker license series 6, 7 and 63.

2. The Department received a consumer complaint indicating that a consumer and his wife applied for long term care insurance through Respondent in 2012. The

consumer provided a check for the full amount of the first year's premium with his application for coverage.

3. The consumer did not receive a policy package and, therefore, contacted Respondent on a number of occasions in 2012. Respondent assured him on each occasion that the policy information was just a formality and that she would forward it in the immediate future.

4. In 2013 the consumer did not receive a notice for payment of his next year's premium. He contacted Respondent and, after a number of calls, Respondent showed up at his residence with an invoice, on company letter head containing the policy number and premium amount due for 2013. The consumer provided a check for this amount which the insurance division is informed was not negotiated.

5. The consumer continued to contact Respondent asking for his policy package. After a number of calls Respondent finally confessed that he and his wife had been rejected for coverage and that the return of the premium had been sent to her at which time she forged his name, cashed the check and converted the funds to her personal use.

6. The Department is informed and believes that Respondent has been placed under arrest as a result of these allegations and that criminal charges are pending.

Based on the foregoing, the Director finds that due to the seriousness of the violations alleged to be attributed to Respondent in this Order, the public safety and welfare imperatively requires that Respondent's insurance producer license be summarily suspended pursuant to R.I. Gen. Laws § 42-35-14.

Accordingly, it is hereby ORDERED:

1. That Respondent's insurance producer license is hereby suspended pursuant to R.I. Gen. Laws § 42-35-14.
2. That Respondent's securities broker license is hereby suspended pursuant to R.I. Gen. Laws § 7-11-602, 7-11-701.
3. That Jenna Algee be appointed Hearing Officer for the purpose of conducting the hearing and rendering a decision in his matter.
4. That a full evidentiary hearing on this revocation be held on September 12, 2013 at 1:00 p.m. at the Department's offices located at 1511 Pontiac Avenue, Cranston, Rhode Island 02920.

6 Sept 2013

Dated

  
Paul McGreevy  
Director

If you have any questions regarding the subject matter of this Order, please contact Elizabeth Kelleher Dwyer at (401) 462-9615 or [elizabeth.dwyer@dbr.ri.gov](mailto:elizabeth.dwyer@dbr.ri.gov) and reference the case name and number.

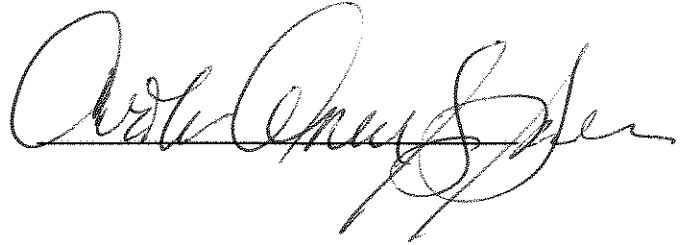
All are welcome at the Rhode Island Department of Business Regulation ("DBR"). If any reasonable accommodation is needed to ensure equal access, service or participation, please contact DBR at 401-462-9551, RI Relay at 7-1-1, or email [directorofficeinquiry@dbr.ri.gov](mailto:directorofficeinquiry@dbr.ri.gov) at least three (3) business days prior to the meeting.

**CERTIFICATION**

I hereby certify that on this 25<sup>th</sup> day of November 2013 a copy of this Final Recommendation and Order, including Exhibit A attached, was sent by first class mail postage prepaid and certified mail to:

Wendy L. Langevin  
100 Nepaug Rd.  
Narragansett, RI 02882

And by electronic mail to Elizabeth Keller Dwyer, Esq., Rachel Chester, Dennis Murray, and Maria D'Alessandro, Esq.

A handwritten signature in black ink, appearing to read "Wendy L. Langevin", written over a horizontal line.