

**STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS  
DEPARTMENT OF BUSINESS REGULATION  
233 RICHMOND STREET  
PROVIDENCE, RHODE ISLAND 02903**

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**IN THE MATTER OF:**

**DEBORAH A. MURPHY, DBA  
THE BOSTON INSURANCE SPECIALISTS, INC.**

**RESPONDENT.**

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**DBR No. 06-I-0115**

**CONSENT AGREEMENT**

It is hereby agreed between the Department of Business Regulation (“Department”) and Deborah A. Murphy dba The Boston Insurance Specialists, Inc. (“Respondent”) as follows:

1. On July 17, 2006 the Department forwarded a request to Respondent indicating that, pursuant to Insurance Regulation 11 and R. I. G. L. § 27-3-38 the Affidavit must be correctly completed in its entirety and returned to the Department. No response was received.

2. On August 17, 2006 the Department forwarded a second request for information to Respondent indicating that a written response must be received within ten (10) days of receipt of the inquiry. No response was received.

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. Respondent will provide a response to the correspondence from the Department detailed above concurrent with the execution of this Consent Agreement;

2. Respondent will pay an administrative fine of five hundred dollars (\$500.00) for the violations of Insurance Regulation 11 Sections 5 and 6;
3. If either of the above conditions are not met or any future violations of Insurance Regulation 11 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 choose to take such further action.

Counsel for the Department and Respondent hereby consent and agree to the foregoing on behalf of their respective clients.

Department of Business Regulation  
By it's Legal Counsel,

Respondent

original signature on file  
Elizabeth Kelleher Dwyer, Esq.

original signature on file  
Deborah A. Murphy

Dated: April 13, 2007

Dated: April 13, 2007