

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

<u>IN THE MATTER OF</u>	:	
	:	
<b>GEICO GENERAL INSURANCE COMPANY</b>	:	
<b>GEICO INDEMNITY COMPANY</b>	:	<b>DBR NO. 08-I-0144</b>
<b>GOVERNMENT EMPLOYEES INSURANCE</b>	:	
<b>COMPANY</b>	:	
<b>GEICO CASUALTY COMPANY</b>	:	
	:	
<u>RESPONDENTS.</u>	:	

**CONSENT AGREEMENT**

It is hereby agreed between the Department of Business Regulation (“Department”) and  
GEICO GENERAL INSURANCE COMPANY, GEICO INDEMNITY COMPANY,  
GOVERNMENT EMPLOYEES INSURANCE COMPANY and GEICO CASUALTY  
COMPANY (“Respondent”) as follows:

1. Geico General Insurance Company, Geico Indemnity Company, Government Employees Insurance Company and Geico Casualty Company are insurers licensed to write property & casualty insurance in the State of Rhode Island.
2. Berkshire Hathaway Insurance Group is an insurance holding company which is in part comprised of various licensed insurance companies including the four companies listed as Respondents herein.
3. In accordance with Insurance Regulation 108, any insurer that individually or as part of an insurance holding company writes more than one percent (1%) of private passenger automobile insurance in Rhode Island in the preceding calendar year must comply with R.I. Gen. Laws § 27-29-4.4 by sending a questionnaire

substantially in the form attached as Exhibit A to Insurance Regulation 108 to Fully Licensed Auto Body Repair Facilities.

4. Berkshire Hathaway Insurance Group wrote more than one percent (1%) of the private passenger automobile insurance market in 2007 and was, therefore, required to comply with Insurance Regulation 108. Respondents were informed of this fact by the publication of Insurance Bulletin 2008-5 on May 1, 2008.
5. Respondents sent surveys to Fully Licensed Auto Body Repair Facilities, however, Respondents substantially modified the questionnaire attached as Exhibit A to Insurance Regulation 108. However, prior to the time for response to the questionnaire, Respondents corrected this error and voluntarily resent compliant questionnaires.
6. In making such modifications Respondent violated R.I. Gen. Laws § 27-29-4.4 and Insurance Regulation 108.

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 have resent the survey in the form provided as Exhibit A to Insurance Regulation 108.
2. With regard to any Fully Licensed Auto Body Repair Facilities which does not respond to the resent questionnaire, Respondent will consider its answer to the original questionnaire in its analysis.

Counsel for the Department and Respondent hereby consent and agree to the foregoing on behalf of their respective clients the 24<sup>th</sup> day of October, 2008.

Department of Business Regulation  
By it's Legal Counsel,

signature on file

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Elizabeth Kelleher Dwyer

Respondents  
By their attorney,

signature on file

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Hank Nayden