

Memo

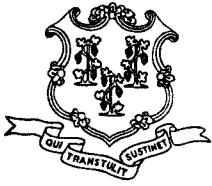
To: Commissioner Leonardi
From: Tony Caporale *CC*
CC: Amy Stegall
Date: 11/13/2013
Re: Order for Default/O'Garro and Hybrid Insurance Agency

On October 17, 2012, on the Commissioner's behalf, the Department issued complaints against Earl O'Garro and Hybrid Insurance Agency alleging that they had engaged in conduct during the course of their insurance business as insurance producers that constitutes cause for the suspension or revocation of their insurance licenses and/or the imposition of a fine. The complaint is attached as Exhibit A to this documentation. The Respondents have failed to file an answer to the complaint within the twenty days allowed by law. As such, the Commissioner has the authority to deem the allegations of the complaint as admitted and to issue a decision by default.

I am attaching a document captioned "Order for Default Judgment" in this matter for your review and signature.

Please execute the attached document and return it to me at your convenience. Should you have any questions in this regard, please let me know and I will provide you with any additional information that you may require.

Thank you.



STATE OF CONNECTICUT
INSURANCE DEPARTMENT

IN THE MATTER OF)
Earl O'Garro) DOCKET NO.: FC 13-173
and)
Hybrid Insurance Agency)
Respondents)

ORDER FOR DEFAULT JUDGMENT AND ORDER OF REVOCATION

The Insurance Commissioner, hereinafter referred to as "Commissioner", is charged with the administration and enforcement of the insurance laws and regulations that pertain to licensees of the Insurance Department pursuant to Connecticut General Statutes Section 38a-8.

Section 38a-774 of the Connecticut General Statutes provides in part that:

The commissioner, after reasonable notice to and hearing of any holder of a license issued by the commissioner, may suspend or revoke the license for cause shown. In addition to or in lieu of suspension or revocation, the commissioner may impose a fine not to exceed five thousand dollars.

The Commissioner has conducted an investigation of the activities of the above captioned Respondents and as a result of that investigation issued a Complaint dated October 17, 2013, a copy of which is attached hereto as Exhibit A, alleging cause to suspend or revoke licenses issued by the Commissioner, or in addition to or in lieu thereof impose a fine.

Section 38a-8-61 of the Regulations of Connecticut State Agencies provides that:

The respondent in any enforcement proceeding shall file an answer with the Commissioner within twenty (20) days of service of the notice of hearing specifically admitting or denying the allegations or charges set out in the notice. Factual allegations not specifically denied shall be deemed to be admitted.

Section 38a-8-62 of the Regulations of Connecticut State Agencies provides that:

In any proceeding when the Respondent fails to file an answer as required by Section 38a-8-61 of these Regulations or fails to appear at a duly noticed hearing,

the Commissioner may, in his discretion, note such failure upon the record and render a decision by default.

IN ACCORDANCE WITH THE FOREGOING:

I FIND, in light of the foregoing, that a Complaint and Notice of Hearing was sent on or about October 18, 2013 to Earl O. O'Garro and Hybrid Insurance Agency, LLC ("Respondents"), by regular first-class mail and by certified mail, with the proper postage as follows:

- Certified Mail Number 7011 3500 0003 1363 9004 to Earl O. O'Garro, Hybrid Insurance Agency, LLC, 30 Lewis Street, Hartford, CT 06103
- Certified Mail Number 7011 3500 0003 1363 9011 to Earl O. O'Garro, 83 Johnson Road, Marlborough, CT 06447-1222

Evidence of mailing of the Certified Mail, Article Numbers 7011 3500 0003 1363 9004 and 7011 3500 0003 1363 9011 sent to Respondents at the addresses listed above on October 18, 2013 is attached as Exhibit B. Certified Mail, Article Number 7011 3500 0003 1363 9004 was received by the Respondents on October 22, 2013, as evidenced by Exhibit C. Notice for Certified Mail, Article Number 7011 3500 0003 1363 9011, as evidenced by Exhibit D, was left by the US Post Office for the Respondents on October 23, 2013. The letters containing the Complaint and Notice of Hearing sent by first-class mail to the Respondents at the same addresses were not returned to the Department.

The Department has not received an Answer to the Complaint and Notice of Hearing nor any response from the Respondents in this matter.

The addresses stated above are the addresses filed with this Department by the Respondents who are required by law to report any change of address within thirty days. From the date of this order, the Complaint and Notice of Hearing was mailed to the Respondents 26 days ago. Accordingly, I find that the Respondents received service and reasonable notice of the Complaint in accordance with the Regulations of Connecticut State Agencies, Sections 38a-8-18 and 38a-8-59 et seq.

I FURTHER FIND that the Respondents did not file an answer within the time period required in accordance with the Regulations of Connecticut State Agencies, Section 38a-8-61 and, accordingly, all of the allegations as set forth in the Complaint, attached hereto, are hereby deemed admitted.

IT IS HEREBY ORDERED, in accordance with the above findings and pursuant to Section 38a-8-61 of the Regulations of Connecticut State Agencies, that:

1. A decision by default enters against the Respondents, Earl O. O'Garro and Hybrid Insurance Agency, LLC.

2. That all licenses issued to the Respondents pursuant to Sections 38a-769 and 38a-702f of the Connecticut General Statutes, are hereby revoked and the Hearing scheduled for November 21, 2013 is cancelled

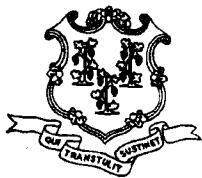
3. That pursuant to Section 38a-8-63 of the Regulations of Connecticut State Agencies:

A respondent may move to reopen any decision rendered by default within sixty (60) days of the entry thereof. The motion shall be in writing and shall state the reasons for the failure of the respondent to answer or appear. If a default was entered for failure of the respondent to file an answer, the respondent shall submit said answer with the motion to reopen. If good cause appears for the failure of the respondent to answer or appear, the Commissioner may grant said motion and shall schedule the hearing at the earliest date convenient to the Commissioner.

So ordered this 14th day of December 2013



Thomas B. Leonardi
Insurance Commissioner



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

CONNECTICUT INSURANCE DEPARTMENT

EXHIBIT A

IN THE MATTER OF

Earl O'Garro and Hybrid Insurance Agency Respondents

DOCKET NO.: FC 13-173

COMPLAINT

The Insurance Commissioner of the State of Connecticut having reason to believe that Earl O'Garro and the Hybrid Insurance Agency engaged in acts of conduct as set forth herein and which, if true, would violate Sections 38a-16, 38a-702k, 38a-702o, 38a-712, 38a-769, 38a-771 and 38a-815 of the Connecticut General Statutes and would constitute cause under Sections 38a-702k, 38a-774 and 38a-817 of the Connecticut General Statutes for the revocation or suspension of licenses issued by the Insurance Department and/or the imposition of a fine, and it appearing to the Insurance Commissioner that a proceeding in respect thereof would be in the public interest, hereby issues this Complaint alleging the charges in that regard as follows:

COUNT I

- 1. Earl O'Garro, Jr ("O'Garro or Respondent") is licensed as a resident insurance producer, license number 002325929 and surplus lines broker, license number 002352448, by the State of Connecticut Department of Insurance, "Department"). The Respondent is the owner and licensed applicant for Hybrid Insurance Agency, LLC doing business as Hybrid Insurance Group ("Hybrid "), license numbers 002352449 and 002350643. O'Garro and Hybrid are collectively referred to as "Respondents."
2. On or about April 4, 2013 surplus lines broker Hollis D. Segur, Inc. ("H.D. Segur") submitted documents and insurance applications on behalf of the City of Hartford to the Respondents requesting that the Respondents procure coverage for the City of Hartford for professional liability, employers liability and excess liability. The insurance applications were for the City of Hartford and the City of Hartford's public school system ("City of Hartford policies") and resulted in the issuance of the insurance policies listed in paragraph 7 below.
3. From on or about June 6, 2013 to on or about June 28, 2013, the Respondents provided H.D. Segur with quotes and revised quotes in response to the above submission of insurance applications and eventually presented proposals to place the liability coverage that the City of Hartford had requested.

4. On or about June 28, 2013 H.D. Segur accepted the above referenced quotes and contacted the Respondents with the request that the Respondents bind coverage for the City of Hartford excess liability policies listed on paragraph 7 below.
5. On or about June 28, 2013 Respondents contacted H.D. Segur and confirmed coverage for the excess liability policies listed for a total premium of \$670,000.
6. From on or about July 2, 2013 to July 23, 2013, the Respondents sent H.D. Segur confirmations that the City of Hartford policies were bound. The binders included the City of Hartford Excess liability policy with Starr indemnity and Liability Company ("Starr Indemnity"), policy number 1000005098, with a premium \$441,900; and the City of Hartford Excess liability policy with National Casualty Company ("National Casualty"), policy number XCO0000196, with a premium \$228,097.
7. On or about July 18, 2013 the Respondents contacted the Treasurer of the City of Hartford requesting payment on the below listed invoices totaling \$868,244.00.

<u>Invoice#</u>	<u>Insurer</u>	<u>Policy No.</u>	<u>Type of Coverage</u>	<u>Premium Amount(\$)</u>
27396	Chartis	11407057	Professional Liability	65,201.00
27013	Chartis	01-123-19-03	Employers Liability	133,046.00
27004	Starr Indemnity	1000005098	Excess Liability	441,900.00
27019	National Casualty	XCO0000196	Excess Liability	228,097.00

8. On or about July 18, 2013 the City of Hartford wired out a payment of \$868,244.00 to the Respondents to cover the above listed invoices.
9. On or about August 28, 2013 H.D. Segur received calls from National Casualty and Starr Indemnity that the Respondents had failed to remit the premium payments due for the excess liability policies issued to the City of Hartford.
10. From on or about August 28, 2013 to on or about September 27, 2013 H.D. Segur tried to contact the Respondents several times to ascertain why the Respondents had not remitted payments to Starr Indemnity and National Casualty, which totaled \$669,997, for the premium payable on the excess liability policies at issue. The Respondents, however, never provided satisfactory explanations about the missing premiums.
11. On or about September 6, 2013, the City of Hartford sent an email communication to the Respondents advising them that "the two excess carriers (Starr Indemnity and National Casualty) have not been paid and have indicated they will be sending notices of cancellation."
12. On or about September 16, 2013 H.D. Segur sent a letter addressed to the Respondents further advising them that neither Starr Indemnity nor National Casualty had received payment from the Respondents for the excess liability policies issue to the City of Hartford.

13. On or about September 23, 2013 National Casualty confirmed to the Department that National Casualty had not received a valid premium payment from the Respondents regarding policy number XCO0000196.
14. On or about September 27, 2013 Starr Indemnity confirmed to the Department that no payment from Respondents had been received regarding policy number 1000005098.
15. Although the Respondents received full payment on July 18, 2013 from the City of Hartford for the City of Hartford policies, to this date the Respondents have failed to remit premiums in the amount of \$441,900.00 to Starr Indemnity Insurance Company and \$228,097.00 to National Casualty Insurance Company.
16. The conduct as described above, if true, is in violation of Sections 38a-702k, 38a-712 and 38a-769 of the Connecticut General Statutes, and constitutes cause pursuant to Sections 38a-702k and 38a-774 of the Connecticut General Statutes for the suspension or revocation of insurance licenses and/or for the imposition of fines.

COUNT II

1. Paragraph one of Count I is incorporated in and made paragraph one of this Count.
2. On or about April 10, 2013 the Respondents sent to Connecticut surplus lines broker ARC Excess & Surplus of New England, LLC ("Arc Excess") a request to bind coverage for an insurance policy for Seaview GP, LLC ("Seaview GP"). The binder was "*effective 3-29-2013 with HCC at 350,000*". The notation "HCC" refers to the insurer issuing the policy, Specialty Insurance Company; "350,000" refers to the premium amount payable for the policy.
3. On or about April 10, 2013 the Respondents financed the premium payable for the policy issued to Seaview GP, less the down payment and the broker fee, with the premium finance company Capital Premium Financing, Inc., ("CPF"). The amount financed was \$262,500.00.
4. On or about April 11, 2013 U.S. Specialty Insurance Company ("HCC") issued policy No. PEN U709-60197 for Seaview GP, effective 3-29-2013 with a gross premium of \$350,000, just as the Respondents had requested.
5. On or about April 11, 2013, HCC generated Invoice No. 6159 to ARC Excess for payment of the policy issued to Seaview GP.
6. On or about April 12, 2013 CPF paid in full to the Respondents the \$262,500.00 financed for the Seaview GP policy.
7. On or about April 15, 2013 Arc Excess issued invoice No. 013387 requesting from the Respondents the payment required for the Seaview GP's policy.

8. Invoice 013387 bears a date of April, 12, 2013 and was issued for a payment in the amount of \$350,000 gross premium less commissions of \$43,750.00 for a total of \$306,250.00.
9. On or about April 30, 2013, the date in which payment for Seaview GP's policy was due, no payment was received by HCC or Arc Excess from the Respondents.
10. On or about May 13, 2013 HCC sent out a notice of cancellation for Seaview GP's policy for non-payment of premium.
11. On or about May 29, 2013 ARC Excess sent an email to Respondents regarding payment status of the Seaview GP policy because HCC had sent out a notice of cancellation.
12. On or about June 25, 2013 the Respondents informed ARC that they were still in the process of setting up a finance premium arrangement for Seaview GP's policy, notwithstanding that the Respondents' application to finance the premium due had been approved and the Respondents had in fact received the payment for the premium over two months previously, on April 12, 2013.
13. On or about June 27, 2013 the Respondents issued check No. 1953 for \$306,250.00 to Arc Excess for "Seaview".
14. Check No. 1953 did not clear due to insufficient funds
15. On or about July 3, 2013 ARC Excess notified the Respondents that check No. 1953 had not been honored by the financial institution and requested payment of the funds.
16. On or about July 3, 2013 the Respondents issued a wire transfer in the amount of \$56, 500.00 to ARC Excess, as a partial payment for the Seaview GP's policy.
17. On or about July 10, 2013 Arc Excess received a second wire transfer from Respondents for the outstanding balance due on Seaview GP's policy. The second wire amount was for \$250.000.
18. Though Respondents received payment on April 12, 2013 from CPF for the Seaview GP policy, Respondents failed to remit premiums in the amount of \$306,250.00 to Arc Excess within the thirty days following the due date of the account, which was April 30, 2013.
19. The conduct as described above, if true, is in violation of Sections 38a-702k, 38a-712, 38a-720o, 38a-769 and 38a-815 of the Connecticut General Statutes, and constitutes cause pursuant to Sections 38a-702k, 38a-774 and 38a-817 of the Connecticut General Statutes for the suspension or revocation of insurance licenses and/or for the imposition of fines.

COUNT III

1. Paragraph one of Count I is incorporated in and made paragraph one of this Count.
2. On or about October 9, 2012 H.D. Segur issued Bank of America check No. 24485 in the amount of \$24,049.22 to the Respondents. The check included the full payment of premium for a policy placed by the Respondent with Associated Industries Insurance Company, policy number AES1024533-00, on behalf of Benham Properties("Benham") and covering Benham's general liability.
3. On or about July 18, 2013 Associated Industries Insurance Company issued a notice of cancellation for policy number AES1024533-00 because the Respondent had failed to make the premium payment due on the policy.
4. The conduct as described above, if true, is in violation of Sections 38a-702k, 38a-712 and 38a-769 of the Connecticut General Statutes, and constitutes cause pursuant to Sections 38a-702k and 38a-774 of the Connecticut General Statutes for the suspension or revocation of insurance licenses and/or for the imposition of fines.

COUNT IV

1. Paragraph one of Count I is incorporated in and made paragraph one of this Count.
2. On or about May 14, 2013 H.D. Segur issued Bank of America check No. 26227 in the amount of \$552.60 to the Respondents. The check was issued as payment in full for the premium due on a policy placed by the Respondents with National Casualty Insurance Company, policy number 3096487, on behalf of Foundation for Orthopedic Reconstruction.
3. On or about June 24, 2013 National Casualty issued a notice of cancellation for policy number 3096487 because the Respondents had failed to make the premium payment due on the policy.
4. The conduct as described above, if true, is in violation of Sections 38a-702k, 38a-712 and 38a-769 of the Connecticut General Statutes, and constitutes cause pursuant to Sections 38a-702k and 38a-774 of the Connecticut General Statutes for the suspension or revocation of insurance licenses and/or for the imposition of fines.

COUNT V

1. Paragraph one of Count I is incorporated in and made paragraph one of this Count.

2. On or about May 28, 2013 H.D. Segur issued Bank of America check No. 26319 in the amount of \$19,152.00 to the Respondents. The check included the full payment of premium for Oxford Performance Material's policy with James River Insurance Company, policy number 00048357-2.
3. On or about July 12, 2013 James River Insurance Company issued a notice of cancellation for policy number 00048357-2 because the Respondents had failed to make the premium payment due on the policy.
4. The conduct as described above, if true, is in violation of Sections 38a-702k, 38a-712 and 38a-769 of the Connecticut General Statutes, and constitutes cause pursuant to Sections 38a-702k and 38a-774 of the Connecticut General Statutes for the suspension or revocation of insurance licenses and/or for the imposition of fines.

COUNT VI

1. Paragraph one of Count I is incorporated in and made paragraph one of this Count.
2. On or about June 24, 2013 H.D. Segur issued Bank of America check No. 26525 in the amount of \$35,130.20 to the Respondents. The check was issued as payment in full for the premium due on a policy placed by the Respondent with American Alternative Insurance Company, policy number 60A2UB0004222-01, on behalf of Kays Trucking.
3. On or about July 16, 2013 American Alternative Insurance Company issued a notice of cancellation for policy number 60A2UB0004222-01 because the Respondents had failed to make the premium payment due on the policy.
4. The conduct as described above, if true, is in violation of Sections 38a-702k, 38a-712 and 38a-769 of the Connecticut General Statutes, and constitutes cause pursuant to Sections 38a-702k and 38a-774 of the Connecticut General Statutes for the suspension or revocation of insurance licenses and/or for the imposition of fines.

COUNT VII

1. Paragraph one of Count I is incorporated in and made paragraph one of this Count.
2. On or about June 24, 2013 H.D. Segur issued Bank of America check No. 26525 in the amount of \$35,135.20 to the Respondents. The check was issued as payment in full for the premium due on a policy placed by the Respondent with Great American E&S Insurance Company, policy number policy number XS 4434476-01, on behalf of Kays Trucking, Inc..

3. On or about September 17, 2013 Great American E & S Insurance Company issued a notice of cancellation for policy number XS4434476-01 because the Respondents had failed to make the premium payment due on the policy.
4. The conduct as described above, if true, is in violation of Sections 38a-702k, 38a-712 and 38a-769 of the Connecticut General Statutes, and constitutes cause pursuant to Sections 38a-702k and 38a-774 of the Connecticut General Statutes for the suspension or revocation of insurance licenses and/or for the imposition of fines.

COUNT VIII

1. Paragraph one of Count I is incorporated in and made paragraph one of this Count.
2. On or about July 29, 2013 H.D. Segur issued Bank of America check No. 26812 in the amount of \$2,476.36 to the Respondents. The check was issued as payment in full for the premium due on a policy placed by the Respondent with Associated Industries Insurance Company, policy number policy number AES1023065-01, on behalf of Betta Blue Management.
3. On or about September 5, 2013 Associated Industries Insurance Company issued a notice of cancellation for policy number AES1023065-01 because the Respondents had failed to make the premium payment due on the policy. To date no premium has been received and the policy has not been reinstated.
4. The conduct as described above, if true, is in violation of Sections 38a-702k, 38a-712 and 38a-769 of the Connecticut General Statutes, and constitutes cause pursuant to Sections 38a-702k and 38a-774 of the Connecticut General Statutes for the suspension or revocation of insurance licenses and/or for the imposition of fines.

COUNT IX

1. Paragraph one of Count I is incorporated in and made paragraph one of this Count.
2. On or about September 26, 2013 Associated Industries Insurance Company, Inc. ("AmTrust North America") reported to the Department that the Respondents attempted to induce Capital Premium Financing, Inc ("CPF") to finance premiums on four purported insurance policies for Connecticut businesses that exist in name only.
3. AmTrust North America had not issued any policies for any of the fake businesses. Respondent Garro, however, posing as an AmTrust North America officer and underwriter in an e-mail message to CPF, misrepresented that the policies at issue had been issued and needed to be financed and induced CPF to

issue payments to the Respondents, as a direct broker for AmTrust North America, for their purported premium.

4. The fake policies are all on purported businesses located in the State of Connecticut and registered with the Connecticut Secretary of State ("Secretary of State"), except for D & D Moving, LLC.

The four fake businesses are:

- Blaque Rock Capital LLC - registered with the Secretary of State with the address at 16 E. Hampton Rd, Marlborough CT 06447, an address that corresponds to the location of the Marlborough branch of the U. S. Postal Service.
 - Epplied Staffing Solutions, LLC - registered with Secretary of State with the principal managing member listed as Respondent Garro. This business does not appear to be in operation.
 - Marlbro Wash, LLC - registered with the Secretary of State with the address also at 16 E. Hampton Rd, Marlborough CT 06447-9992.
 - D& D Moving, LLC – a business for which the Secretary of the State has no record of its existence.
5. The conduct as described above, if true, is in violation of Sections 38a-702k, 38a-769 and 38a-815 of the Connecticut General Statutes, and constitutes cause pursuant to Sections 38a-702k, 38a-774 and 38a-817 of the Connecticut General Statutes for the suspension or revocation of insurance licenses and/or for the imposition of fines.

COUNT X

1. Paragraph one of Count I is incorporated in and made paragraph one of this Count.
2. On or about July 15, 2013 the Commonwealth of Virginia State Corporation Commission ("Commonwealth of Virginia") revoked O'Garro's surplus lines broker license for failure to pay the Bureau of Insurance Maintenance Assessment and other related fines and penalties for the calendar year 2012.
3. The Respondents failed to inform department of the above Commonwealth of Virginia action within 30 days of July 15, 2013.
4. The conduct of Respondent, as set forth in paragraphs 1 through 3 of this Count, is in violation of Sections 38a-702o and 38a-769 of the Connecticut General Statutes, and constitutes cause for revocation or suspension of Respondent's licenses and/or the imposition of fines pursuant to Section 38a-774.

COUNT XI

1. Paragraph one of Count I is incorporated in and made paragraph one of this Count.
2. On or about October 3, 2013, the Department sent letters to the Respondents requesting information concerning Respondent's handling of the issues set out in Count I through X of this Complaint.
3. Such letters were mailed by regular first-class mail and Certified Mail to Respondents' addresses then on file with the Department.
4. Certified Mail, Number 7011 3500 0003 1363 8984, sent to Respondent at 30 Lewis Street, Hartford, CT 06103 was received by the Respondent on October 7, 2013.
5. Certified Mail, Number 7011 3500 0003 1363 8991, sent to the Respondents at 83 Johnson Road, Marlborough, CT 06447-1222 was received by the Respondents on October 5, 2013.
6. The Department also mailed a letter by regular first-class mail and Certified Mail, Number 7011 3500 0003 1363 8977, to the Respondents at 94 Enfield Street, Enfield, CT 06082-3654
7. The Respondent failed to comply with the requests sent by the Department in the October 3, 2013 correspondence.
8. The conduct of Respondent, as set forth in paragraphs 1 through 7 of this Count, is in violation of Sections 38a-16 and 38a-769 of the Connecticut General Statutes, and constitutes cause for revocation or suspension of Respondent's licenses and/or the imposition of fines pursuant to Section 38a-774.

NOTICE

Notice is hereby given to you, Earl O'Garro, Respondent herein, that November 21, 2013 at 10:00am is hereby fixed as the time where a public hearing will be held in the offices of the Insurance Department, 153 Market Street ("960 Main" Building), 7th Floor, Hartford, Connecticut on the charges set forth in this Complaint, at which time and place you will have the right to appear before the undersigned, or a duly designated hearing officer, to show cause why your license(s) should not be suspended or revoked and/or why fine(s) should not be imposed.

The legal authority and jurisdiction for the hearing in this matter are contained in Sections 38a-769, 38a-774, 38a-817, 4-177, 4-182 and 4-183 of the Connecticut General Statutes.

Pursuant to Section 38a-8-61 of the Regulations of Connecticut State Agencies, you are required to file an answer within the Insurance Department within twenty (20) days of service of this Complaint specifically admitting or denying the allegations or charges set out in the Complaint. Factual allegations not specifically denied shall be deemed to be admitted.

Failure to file said answer as required by Section 38a-8-61, R.C.S.A., or failure to appear at the time and place fixed for hearing will permit the Commissioner, at his discretion, to note such failure upon the record and render a decision by default.

If you desire to waive hearing on the allegations of fact set forth in the Complaint and not contest the facts alleged, please file with the Insurance Department an answer to this complaint on or before the twentieth (20th) day after service of it upon you, consisting of a statement that you as Respondent in this matter admit all of the material allegations of fact charged in the Complaint to be true.

The Insurance Department does not discriminate on the basis of disability in admission to, access to, or operation of its programs, services or activities, in accordance with Title II of the Americans with Disabilities Act of 1990. Individuals who require auxiliary aids for effective communication or other accommodation are invited to make their needs and preferences known to Patricia Tiberio, ADA Coordinator, at the Insurance Department (Tel: 860.297.3800).

All correspondence concerning this matter should be sent to the Insurance Department, State of Connecticut, P. O. Box 816, Hartford, CT 06142-0816.

Dated at Hartford, Connecticut this 17th day of October, 2013.

Thomas B. Leonardi
Insurance Commissioner

By 
Antonio Caporale
Counsel

DEPARTMENT
BOX 616
CT 06142-0616

7011 3500 0003 1363 9004

Turn Receipt Requested
Showing Address
Where Delivered

10/18/2013

Earl O. O'Garro
Hybrid Insurance Agency, LLC
30 Lewis Street
Hartford, CT 06103

CONNECTICUT INSURANCE
DEPARTMENT

EXHIBIT B

U.S. Postal Service
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)
For delivery information visit our website at www.usps.com

Postage \$	
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	

Total Postage

Sent To: Earl O. O'Garro
Street, Apt. A
or PO Box N
City, State, Z

Postmark Here

Earl O. O'Garro
Hybrid Insurance Agency, LLC
30 Lewis Street
Hartford, CT 06103

7011 3500 0003 1363 9004

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Earl O. O'Garro
Hybrid Insurance Agency, LLC
30 Lewis Street
Hartford, CT 06103

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

Agent
 Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? If YES, enter delivery address below:

Yes
 No

3. Service Type

- Certified Mail
- Registered
- Insured Mail
- Express Mail
- Return Receipt for Merchandise
- C.O.D.

4. Restricted Delivery? (Extra Fee)

Yes

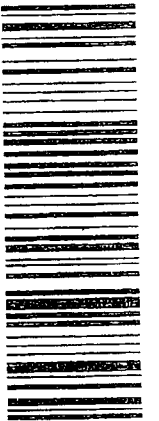
2. Article Number (Transfer from service label) 7011 3500 0003 1363 9004

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

STATE OF CONNECTICUT
INSURANCE DEPARTMENT
P.O. BOX 010
HARTFORD, CT 06142-0210



7011 3500 0003 1363 9011

Return Receipt Requested
Showing Address
Where Delivered

U.S. Postal Service[™]
CERTIFIED MAIL[™] RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)
For delivery information visit our website at www.usps.com
OFFICIAL USE

Earl O. O'Garro
83 Johnson Road
Marlborough, CT 06447-1222

Postage	\$	Postmark Here
Certified Fee		
Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)		

Total Postage
Earl O. O'Garro
83 Johnson Road
Marlborough, CT 06447-1222

Sent To
Street, Apt. No.,
or PO Box No.
City, State, ZIP[®]

PS Form 3800, August 2008 See Release for Restrictions

10/18/2013



SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Earl O. O'Garro
 83 Johnson Road
 Marlborough, CT 06447-1222

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

Agent
 Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? Yes
 If YES, enter delivery address below: No

3. Service Type

- Certified Mail
- Registered
- Insured Mail
- Express Mail
- Return Receipt for Merchandise
- C.O.D.

4. Restricted Delivery? (Extra Fee) Yes

2. Article Number
 (Transfer from service label)

7011 3500 0003 1363 9011

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Earl O. O'Garro
 Hybrid Insurance Agency, LLC
 30 Lewis Street
 Hartford, CT 06103

COMPLETE THIS SECTION ON DELIVERY

A. Signature Agent
 [Signature] Addressee

B. Received by (Printed Name) C. Date of Delivery
Denise Cruz *10/22/13*

D. Is delivery address different from item 1? Yes
 If YES, enter delivery address below: No

3. Service Type
 Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.

4. Restricted Delivery? (Extra Fee) Yes

2. Article Number

(Transfer from service label)

7011 3500 0003 1363 9004

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

UNITED STATES POSTAL SERVICE



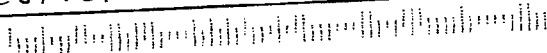
First-Class Mail
 Postage & Fees Paid
 USPS
 Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •

**STATE OF CONNECTICUT
 INSURANCE DEPARTMENT
 P.O. BOX 816
 HARTFORD, CT 06142-0816**

INVESTIGATIONS

R. REID



EXHIBIT

CONNECTICUT INSURANCE
 DEPARTMENT

English

Customer Service

USPS Mobile

Register / Sign In



Search USPS.com or Track Packages

Quick Tools

Track

Enter up to 10 Tracking #Find

Find USPS Locations

Buy Stamps

Schedule a Pickup

Calculate Postage

Find a Post Office™

Hold Mail

Change of Address

Ship a Package

Send Mail

Manage Your Mail

Shop

Business Solutions

USPS Tracking™



Customer Service >

Have questions? We're here to help.

Tracking Number: 7011350000313639011

Product & Tracking Information

Postal Product:

Features:

Certified Mail™

Available Options

Email Updates

DATE & TIME	STATUS OF ITEM	LOCATION
October 23, 2013 , 1:20 pm	Notice Left	MARLBOROUGH, CT 06447
October 23, 2013 , 8:58 am	Out for Delivery	EAST HAMPTON, CT 06424
October 23, 2013 , 8:48 am	Sorting Complete	EAST HAMPTON, CT 06424
October 23, 2013 , 8:24 am	Arrival at Unit	EAST HAMPTON, CT 06424
October 22, 2013	Depart USPS Sort Facility	WALLINGFORD, CT 06492
October 22, 2013 , 5:01 am	Processed through USPS Sort Facility	WALLINGFORD, CT 06492
October 21, 2013	Depart USPS Sort Facility	HARTFORD, CT 06101
October 21, 2013 , 6:49 pm	Processed through USPS Sort Facility	HARTFORD, CT 06101

CONNECTICUT INSURANCE DEPARTMENT EXHIBIT D

Track Another Package

What's your tracking (or receipt) number?

Input field for tracking number

Track It

LEGAL

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Terms of Use >

FOIA >

No FEAR Act EEO Data >

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