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**COMMONWEALTH OF MASSACHUSETTS**  
**Office of Consumer Affairs and Business Regulation**  
**DIVISION OF INSURANCE**

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DANIEL R. JUDSON  
COMMISSIONER OF INSURANCE

**via email**

June 16, 2015

Kerri E. Harnett  
797 Chace St.  
Somerset, MA 02726

Re: SIU Investigation No. 8893

Dear Ms. Harnett:

I represent the Massachusetts Division of Insurance ("Division") with regard to the above captioned investigation.

The Division has reviewed information pertaining to your termination from Amica Mutual Insurance Company in December 2013. Consequently, it appears that you may have violated M.G.L. c.175, § 162R(a). The penalty for each and every violation of M.G.L. c. 175, § 162R(a) is a fine of not more than \$1,000 and license suspension or revocation.

The Division proposes to settle this matter without a fine if you agree to cease and desist from the above-alleged conduct. This will be a reportable administrative action. If these terms are acceptable kindly sign the letter below and return to me. Your producer license remains active and in good standing.

Although this correspondence does not constitute the required statutory notice of a public hearing, if this matter is not resolved by June 30, 2015, the Division intends to file an Order to Show Cause.

Thank you for your attention to this matter. Should you have any questions or wish to discuss this matter further, please do not hesitate to contact me at (617) 521-7389.

Sincerely,

Robert J. Kelly, Esq.  
Counsel to the Commissioner

SIGNED: \_\_\_\_\_

DATE: \_\_\_\_\_