



COMMONWEALTH OF MASSACHUSETTS

DIVISION OF INSURANCE

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July 15, 2015

Theodore B. Judge
ITravelInsured, Inc.
2960 North Meridian St.
Indianapolis, IN 46208

Re: ITravelInsured, Inc.
SIU # 9103

Dear Mr. Judge:

I represent the Massachusetts Division of Insurance ("Division") with regard to the above-captioned investigation. The Division has investigated ITravelInsured, Inc. ("IT") writing insurance policies after its insurance producer license expired.

According to Division licensing records, IT was originally licensed by the Division in 2008. The insurance producer license expired on February 9, 2015.

The Division alleges that IT wrote, placed, renewed and/or negotiated three policies from February 9, 2015 to May 26, 2015. The Division alleges that IT committed more than 75 violations of M.G.L. c. 175, § 175 by acting as an insurance producer without being licensed. The penalty for each and every violation of M.G.L. c. 175, § 175 is a fine of not more than \$100. Each violation of M.G.L. c. 175, § 175 is also a violation of M.G.L. c. 175, § 162R(a)(2), the penalty of which is a fine of no more than \$1,000 and/or license suspension, probation or revocation.

The Division proposes to resolve this matter through a settlement if IT agrees to waive its right to a hearing in this matter, agrees to cease and desist from the above-alleged conduct and to pay a fine of **\$1,500**. This will be a reportable administrative action. If IT chooses to accept the Division's offer, please sign this settlement letter where provided below and return it to my attention, together with a check made payable to the Commonwealth of Massachusetts, no later than August 3, 2015.

Although this correspondence does not constitute the required statutory notice of a public hearing, if this matter is not resolved by August 3, 2015, the Division intends to file an Order to Show Cause.

Thank you for your prompt attention to this matter. Should you have any questions or wish to discuss the matter further, I may be reached at (617) 521-7389.

Sincerely,

Robert J. Kelly, Esq.
Counsel to the Commissioner

SIGNED: ITravelInsured, Inc.
by:

DATE:
