



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

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**DANIEL JUDSON**  
COMMISSIONER OF INSURANCE

March 17, 2016

Ryan P. Skinner  
400 West Cummings Park, Suite 1725-131  
Woburn, MA 01801

RE: Ryan P. Skinner – SIU Investigation No. 8388

Dear Mr. Skinner:

I represent the Massachusetts Division of Insurance (“Division”) with regard to the above-captioned investigation. Pursuant to an investigation conducted by the Division’s Special Investigations Unit, the Division has cause to believe that you have violated the Massachusetts insurance law set forth below by the conduct detailed in this settlement letter.

This case was opened on February 5, 2016, after the Division received a letter from your attorney, Peter S. Rice, which indicated that you failed to disclose a criminal conviction on two of your Uniform Renewal Applications for Individual Producer License, dated October 21, 2014 and December 30, 2011. Specifically, you answered “no” on both applications to question 1a., which asked whether you had ever been convicted of a misdemeanor that was not reported to the Division, despite having plead guilty to Resisting Arrest, Threat to Commit a Crime, and Assault and Battery in the Woburn District Court on September 20, 2011. Furthermore, you failed to report the charges to the Division within the required thirty days. In addition, based on the information you provided to the Division, you also failed to report criminal prosecutions taken against you in Woburn District Court which were resolved on February 1, 2010 and October 1, 2012, and the Sommerville District Court on May 1, 2012.

The conduct described above is evidence of the following violations:

Providing incorrect, misleading, incomplete, or materially untrue information in the license application in violation of M.G.L. c. 175 §162R(a)(1). Such conduct may result in your insurance license being placed on probation, suspended or revoked pursuant to M.G.L. c. 175 § 162R(a), as well as the imposition of a fine up to \$1,000 for each and every violation as provided under M.G.L. c. 176D, § 7.

Within 30 days of the initial pretrial hearing date, a producer shall report to the commissioner any criminal prosecution of the producer taken in any jurisdiction, M.G.L. c. 175 § 162V(b). Pursuant to M.G.L. c. 175, § 194, the penalty for each violation of M.G.L. c. 175, §162V (b) is a fine of up to \$500.

The Division is authorized to issue an order requiring you to show cause as to why you should not be made to cease and desist from the above alleged conduct. If, after a public hearing, the Commissioner of Insurance finds that you did commit the alleged violations, he may impose a fine up to the amounts listed above and order that your Massachusetts Insurance Producer License be placed on probation, suspended or revoked.

The Division proposes to resolve this matter through a settlement if you agree to waive the right to a public hearing, agree to cease and desist from the above-alleged conduct and agree to **pay a fine of \$2,500**. If you choose to accept the Division's offer, please have an authorized individual sign this settlement letter where provided below and return it to my attention along with a check made payable to the Commonwealth of Massachusetts, no later than **March 31, 2016**.

The Division considers the acceptance of this settlement to constitute a reportable administrative event which should be included on your next Massachusetts producer license renewal application. You also may be required to report this action in other jurisdictions where you hold an insurance producer license. This Agreement shall be construed under and governed by the laws of the Commonwealth of Massachusetts. This settlement constitutes a complete and final resolution of the violations as detailed herein and in the February 5, 2016 letter from Attorney Peter Rice to the Division. For the avoidance of doubt, the Division will not take any future adverse action against you based on the referenced violations or the terms of this settlement, including without limitation any adverse action relating to your current license.

Although this correspondence does not constitute the required statutory notice of a public hearing, if this matter is not resolved by **March 31, 2016**, the Division intends to file its Order to Show Cause and will notify you of the hearing date.

Thanks you for your prompt attention to this matter. Should you have any questions or wish to discuss this matter further, I may be reached at (617) 521-7321 or at Matthew.Burke@state.ma.us.

Sincerely,

Matthew M. Burke  
Counsel to the Commissioner

NAME: Ryan P. Skinner

SIGNATURE: \_\_\_\_\_

TITLE: \_\_\_\_\_

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