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DIVISION OF INSURANCE

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DANIEL R. JUDSON
COMMISSIONER OF INSURANCE

February 22, 2016

Patricia Kane Gibeley
9 Musket Trail
Simsbury, CT 06070

2nd NOTICE

Re: SIU Investigation No. 9014

Dear Ms. Gibeley:

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

The Division alleges that you wrote, placed, renewed and/or negotiated an insurance policy located in the state of Massachusetts on September 3, 2014 while your nonresident Massachusetts insurance producer license was not active. The Division alleges that you committed a violation 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 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.**

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.

Although this correspondence does not constitute the required statutory notice of a public hearing, if this matter is not resolved by **March 11, 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

SIGNED: _____
Patricia Kane Gibeley

DATE: _____