



CHARLES D. BAKER
GOVERNOR

KARYN E. POLITO
LIEUTENANT GOVERNOR

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

1000 Washington Street • Suite 810 • Boston, MA 02118-6200
(617) 521-7794 • FAX (617) 521-7475
<http://www.mass.gov/doi>

JAY ASH
SECRETARY OF HOUSING AND
ECONOMIC DEVELOPMENT

JOHN C. CHAPMAN
UNDERSECRETARY

DANIEL R. JUDSON
COMMISSIONER OF INSURANCE

Division of Insurance, Petitioner

v.

Betsy Burgos, Respondent

Docket No. E2014-13

Decision and Order

Introduction and Relevant Procedural History

On October 3, 2014, the Division of Insurance (“the Division”) filed an Order to Show Cause (“OTSC”) against Betsy Burgos (“Ms. Burgos”), a licensed Massachusetts resident individual insurance producer. The Commissioner of Insurance (“Commissioner”) assigned me to preside over the case. Matthew M. Burke, Esq., appeared on behalf of the Division. Ms. Burgos was not represented by an attorney or Authorized Representative. See 801 Code of Massachusetts Regulations 1.01(3).

The OTSC asserts four claims against Ms. Burgos under Massachusetts General Laws Chapter (“Chapter”) 175. It charges that she violated subsection (b) of Chapter 175, § 162V (“§ 162V”) on two occasions.¹ First, when she failed to report to the Division within thirty days

¹ The OTSC as filed alleged violations of subsection (a) of § 162V, which requires a producer to report to the Commissioner any *administrative action* taken against the producer in another jurisdiction or by another governmental agency in the Commonwealth within 30 days of the final disposition of the matter. In the OTSC, however, the Division did not allege any non-reporting of *administrative actions* taken against Ms. Burgos. The Division in the OTSC claimed that Ms. Burgos did not report two *criminal matters* to the Division within 30 days. The basis for sanctions for the non-reporting of *criminal matters* is subsection (b) of § 162V. This matter was brought to the attention of the parties before the beginning of the evidentiary hearing that is the basis for this Decision. Ms. Burgos was given the opportunity for a postponement of the hearing if she was surprised by the Division’s inaccurate reference to § 162V(a). She declined this offer. That Ms. Burgos understood the Division’s claims is manifest from the **Response to First and Second Claim** in her Answer. I find that the Division’s reference to subsection (a) rather than subsection (b) therefore did not mislead Ms. Burgos as to the nature of the Division’s claims against her.

criminal charges made against her in Iowa. Second, when she failed to report to the Division within thirty days criminal charges made against her in the Boston Municipal Court, Charlestown Division. The OTSC also charges that she “violated” Chapter 175, § 162R(a)(1) (“§ 162R(a)(1)”), by providing incorrect and materially untrue information in a Uniform Application for Individual Insurance Producer License dated April 11, 2012.² Finally, the OTSC asserts that Ms. Burgos demonstrated incompetence and untrustworthiness in the conduct of business in the Commonwealth in “violation” of Chapter 175, § 162R(a)(8) (“§ 162R(a)(8)”) when she used her position as an insurance producer to obtain information to be used to intimidate a witness in a criminal proceeding.³

On November 13, 2014, the Division filed with the Docket Clerk a copy of a letter dated October 27, 2014, that Attorney Burke had received from Ms. Burgos. The Docket Clerk, in consultation with the Presiding Officer, docketed the copy of this letter as Ms. Burgos’s Answer to the OTSC.

Ms. Burgos and Attorney Burke participated in a hearing on the OTSC held on April 30, 2015 (“the hearing”).⁴ Ms. Burgos was not represented by an attorney or Authorized Representative. This hearing is the sole basis for this Decision.

At the beginning of the hearing, the Presiding Officer gave both parties a copy of § 162V and asked for clarification about the references in Paragraphs 16 and 22 of the OTSC to subsection (a) of § 162V, which addresses the non-reporting of *administrative actions*. Attorney Burke stated that subsection (b) of § 162V, concerning non-reporting of *criminal prosecutions*, was “more appropriate and applies to the evidence presented” in the OTSC. Ms. Burgos was given as much time as she wanted to review § 162V. After she completed her review of § 162V, Ms. Burgos stated that she did not object to amending the references in Paragraphs 16 and 22 of

² The substance of the Division’s claim is that this action by Ms. Burgos constitutes a cause for disciplining her pursuant to Chapter 175, § 162R(a)(1). See *Division of Insurance v. Adolphus Nolan, Jr.*, Docket No. E2013-08.

³ The substance of the Division’s claim is that this action by Ms. Burgos constitutes a cause for disciplining her pursuant to Chapter 175, § 162R(a)(8). See note 2.

⁴ A hearing on the OTSC was scheduled for 10:00 a.m. on April 30, 2015. At 10:00 a.m., Attorney Burke was present in the hearing room, but Ms. Burgos was not. When Ms. Burgos had not appeared in the hearing room by 11:00 a.m., a hearing went forward in her absence. Sometime after the completion of this *ex parte* hearing, her presence elsewhere in the building was discovered. Her presence was unknown to the Division’s counsel or to the Presiding Officer when the *ex parte* hearing was convened. The *ex parte* hearing plays no role in this Decision.

the OTSC to refer to § 162V(b), which addresses the non-reporting of *criminal prosecutions*; rather than to subsection (a), which addresses the non-reporting of *administrative actions*.⁵

After the parties had entered Exhibits A through H into evidence and Ms. Burgos had testified at the hearing on April 30, 2015, the parties presented oral argument about the operative point at which the § 162V reporting requirement arose with regard to the criminal charges made against Ms. Burgos in the Boston Municipal Court, Charlestown Division. After some discussion, Ms. Burgos asked for sixty days to consider the ramifications of, and possibly to consult counsel about, the correction of the reference in the OTSC from subsection (a) of § 162V to subsection (b). Attorney Burke agreed to this request by Ms. Burgos, and her request for a continued hearing was granted. The Presiding Officer denied Attorney Burke's request that the record would not be subject to reopening or revisiting at the continued hearing.

Following the completion of the resumed hearing on June 30, 2015, the parties were given the opportunity to submit briefs or written arguments. The parties specifically were asked to address the meaning and proper application in this case of two terms in § 162V(b). They were asked to address what § 162V(b) signifies by a "criminal prosecution," and how that applies in this case. They also were asked to address and identify, in their views, the "initial pretrial hearing date," if any, in Criminal No. AGCR033240 in the Iowa District Court for Dallas County, Iowa; and in Criminal Docket No. 1204CR000459 in Boston Municipal Court, Charlestown Division. Both parties filed written briefs.

Hearing Exhibits

Exhibit A: Iowa District Court complaint, Criminal No. AGCR033240

Exhibit B: Iowa District Court Application and Order of Dismissal, Criminal No.
AGCR033240

Exhibit C: Uniform Application for Individual Insurance Producer License Renewal /
Continuation dated April 11, 2012, with Affidavit of Diane Silverman Black

⁵ That Ms. Burgos understood the nature of the Division's claims is manifest from her **Response to First and Second Claim** in her Answer. The original references in the OTSC to subsection (a) of § 162V, rather than to subsection (b), clearly did not mislead Ms. Burgos as regards the nature of the claims made against her in the OTSC.

Exhibit D: Boston Municipal Court, Charlestown Division, Criminal Docket No.
1204CR000459

Exhibit E: Boston State Police Incident Report, including correspondence from Trooper
Timothy Foley

Exhibit F: Transcript of the January 9, 2013, Plea Hearing in Boston Municipal Court,
Charlestown Division, Criminal Docket No. 1204CR000459

Exhibit G: Letter to Betsy Burgos dated March 2, 2015, RE: Mark Adams vs. Betsy
Burgos, from John E. Sutherland, Esq., Brickley, Sears & Sorett, P. A.

Exhibit H: Letter to Betsy Burgos dated February 13, 2014, from Sandra L. Pearson,
Special Investigations Unit

Findings of Fact

On the basis of the record, consisting of the OTSC, Ms. Burgos' Answer, the Exhibits entered into evidence at the hearing, and Ms. Burgos' testimony, I find the following facts:

1. Ms. Burgos was licensed by the Division as an individual insurance producer pursuant to Chapter 175, § 162H *et seq.* on or about April 13, 2004, and currently has an active license.

2. On June 19, 2010, Ms. Burgos was arrested in Iowa and charged in Criminal No. AGCR033240 in the Iowa District Court for Dallas County, Iowa, with two counts of possession of a concealed weapon and two counts of Manner of Conveyance ("the Iowa criminal charges").

3. Approximately three months later, on September 30, 2010, the Iowa criminal charges against Ms. Burgos were dismissed.

4. Ms. Burgos never reported the Iowa criminal charges to the Division.

5. On April 11, 2012, Ms. Burgos completed a Uniform Application for Individual Producer Renewal/Continuation ("2012 Application").

6. Question 1 of the Background Information section of the 2012 Application ("Question 1") asked the applicant the following:

1. Have you been convicted of a crime, had a judgment withheld or deferred, or are you currently charged with committing a crime, which has not been previously reported to this insurance department?

7. Ms. Burgos answered "No" to Question 1.

8. Criminal Docket No. 1204CR000459 in Boston Municipal Court, Charlestown Division (“Docket No. 1204CR000459”), concerned criminal charges, *inter alia*, against Ms. Burgos of witness intimidation and conspiracy to commit the criminal offense of intimidation of a witness (“Charlestown criminal charges”).⁶

9. The Charlestown criminal charges arose in connection with a collision between a motor vehicle owned by Ms. Burgos (identified sometimes hereafter as a Mercedes) and a motor vehicle owned and operated by Mark Adams (“Mr. Adams”).

10. Mr. Adams was in his motor vehicle and witnessed the collision between the Mercedes motor vehicle owned by Ms. Burgos and his motor vehicle.

11. An initial pretrial hearing date was continued on November 16, 2012, in Docket No. 1204CR000459.⁷

12. Ms. Burgos never reported the Charlestown criminal charges to the Division, as she admitted in her **Response to Fourth Claim** in her Answer.⁸

13. A printed transcript (hereafter “Tr.”) of the January 9, 2013, Plea Hearing in Docket No. 1204CR000459 (“January 2013 proceeding”) was entered into evidence as Exhibit F.

14. Ms. Burgos swore an oath to tell the truth at the beginning of the January 2013 proceeding. Tr. 8.

15. Ms. Burgos pleaded guilty to witness intimidation and conspiracy to commit the criminal offense of intimidation of a witness at the January 2013 proceeding. Tr. 7, 10.⁹

16. Ms. Burgos at the January 2013 proceeding was admonished by Judge McCormick to listen very carefully to the recitation by the Assistant District Attorney (Tr. 24) of the following facts as part of the facts behind the Charlestown criminal charges made against her (emphases added):

Then, on July 25th, at approximately 9:57 a.m. and 2:49 p.m., *Ms. Burgos ... used her position as a manager at Commerce Insurance to access the Commerce Insurance computer records showing that the*

⁶ Ms. Burgos in her brief refers to this criminal matter as “the Charlestown case.”

⁷ See Exhibit D, which lists a “PTH” as having been continued on November 16, 2012.

⁸ **Response to Fourth Claim**: I did not report any charges since I was no longer working with the agency and I was not working under the insurance broker license. I was no longer pursuing this line of business.”

⁹ See Tr. 10 (Judge McCormick: “I’m referring to 1204-CR-0459, which alleges witness intimidation and conspiracy.”) and Tr. 7 (Judge McCormick: “Count 1 is a witness or a juror or a court official intimidation and conspiracy, Count 2.”).

witness and victim, Mr. Mark Adams – address and cell phone number and a statement that Mr. Adams can identify the driver of the Mercedes [Ms. Burgos’s car]. [Tr. 32]¹⁰

...

On that – on the 24th, Mr. Adams gives the insurance company the information about what happened. And on the next day, records show, through the investigation, that *Ms. Burgos accessed the information on the computer system* at the same insurance company.

So, later on that day, at approximately 4:25 on July 25th, Mr. Adams then receives a threatening phone call from a pay phone in New Hampshire. [Tr. 33]

17. After confirming that she had heard the facts as stated by the Assistant District Attorney, Ms. Burgos at the January 2013 proceeding told Judge McCormick that she agreed that those facts were true and correct. Tr. 36.

18. With respect to the Charlestown criminal charges made against Ms. Burgos in Docket No. 1204CR000459, Attorney Paul Mahoney, her attorney, had instructed Ms. Burgos of the following factual elements that would have to be proved by the Commonwealth beyond a reasonable doubt (Tr. 18-19, emphases added):

... the Commonwealth would have to prove that Ms. Burgos *did directly or indirectly*, willfully threatened or attempted to cause physical injury, most likely, economic injury, property damage, to, or did convey, gift or promise something of value to, or did mislead, *intimidate or harass another person as a witness or potential witness at some stage in a criminal investigation*.

Also, the Commonwealth would also have to prove that *she did, in fact, conspire with Mr. Thomas to commit the criminal offense of intimidation of a witness, by proving the element I just mentioned*.

19. Having heard the above explanation of the proof that was necessary for her to be convicted of the Charlestown criminal charges made against her, Ms. Burgos at the January 2013 proceeding confirmed her intention to admit to the Charlestown criminal charges. Tr. 19-20.

20. Ms. Burgos answered affirmatively when Judge McCormick asked her at the January 2013 proceeding if she entered her plea willingly, freely, voluntarily. Tr. 37-38.

¹⁰ Ms. Burgos worked for *Congress Insurance Agency*. See page two of her brief: “Certainly Congress insurance had told us to not use the information in any negative way.”

21. Judge McCormick found sufficient facts that Ms. Burgos had engaged in witness intimidation and conspiracy to commit the criminal offense of intimidation of a witness in connection with an insurance claim.¹¹

22. Both of the Charlestown criminal charges were continued without a finding for a period of one year; to January 9, 2014.

23. The Charlestown criminal charges were dismissed on January 30, 2014.

Analysis and Conclusions of Law

1. Iowa criminal charges and § 162V(b)

Section 162V(b) requires a producer to report to the Commissioner any “criminal prosecution” of the producer taken in any jurisdiction “[w]ithin 30 days of the initial pretrial hearing date.” The Division concedes at page two of its brief that “neither Exhibit A nor Exhibit B contain evidence that a pretrial hearing date occurred” with regard to the Iowa criminal charges. Proof of an initial pretrial hearing date is essential for establishing a violation of the reporting requirement of § 162V(b). The Division has not proved that Ms. Burgos violated § 162V(b) in connection with the Iowa criminal charges.

2. Iowa criminal charges and § 162R(a)(1)

When Ms. Burgos filed her 2012 Application, the Iowa criminal charges had been dismissed more than 18 months previously; on September 30, 2010. Question 1 did not require her to supply the Division with information about the Iowa criminal charges because when she submitted the 2012 Application she had not then been “convicted of a crime” or “had a judgment withheld or deferred,” *and was not then* “currently charged with committing a crime.” The Division has not proved that Ms. Burgos should be sanctioned pursuant to § 162R(a)(1) in connection with her 2012 Application.

3. Charlestown criminal charges and § 162V(b)

Ms. Burgos in her **Response to Fourth Claim** in her Answer admitted that she did not report the Charlestown criminal charges to the Division (Finding of Fact ¶ 12) -- because she was

¹¹ See Exhibit D: “SENTENCE OR OTHER DISPOSITION Sufficient facts found but continued without a finding until: 1/9/14.”

no longer working with the insurance agency, was not working under the insurance broker license, and was no longer pursuing this line of business. However, even if Ms. Burgos had stopped working at the insurance agency, was no longer working as an insurance producer, and no longer was pursuing a career in the business of insurance, these circumstances did not relieve Ms. Burgos from her reporting obligations under § 162V(b). Section 162V(b) requires a producer to report to the Commissioner any criminal prosecution of the producer taken in any jurisdiction “[w]ithin 30 days of the initial pretrial hearing date.” Exhibit D lists a “PTH” as having been continued on November 16, 2012. I have found that this was the *initial pretrial hearing date* for the Charlestown criminal charges. (Finding of Fact ¶ 11). Ms. Burgos was required under § 162V to report the Charlestown criminal charges to the Division within 30 days of November 16, 2012. The February 13, 2014, letter from Sandra L. Pearson, Special Investigations Unit (more than a year after the initial pretrial hearing date) is irrelevant to this § 162V(b) claim made by the Division. The date upon which the Charlestown criminal charges were dismissed (January 30, 2014) also is irrelevant to this § 162V(b) claim made by the Division.

4. Admission to sufficient facts in Docket No. 1204CR000459 and § 162R(a)(8)

Section 162R(a)(8), authorizes the Commissioner to discipline an insurance producer for “demonstrating ... untrustworthiness ... in the conduct of business in the commonwealth.” At the January 2013 proceeding Ms. Burgos agreed that it was true and correct that *she used her position as a manager* to access the computer records that disclosed the address, cell phone number, and the statement made by the owner/operator of the motor vehicle struck by her motor vehicle, which included the statement that Mr. Adams, having witnessed the collision, could identify the driver of Ms. Burgos’ motor vehicle, and that she conspired with Mr. Thomas to commit the criminal offense of intimidation of a witness, Mr. Adams. Even if Ms. Burgos may have been able to obtain this information in another way (from the claims agent handling the case involving her motor vehicle, for example), the fact is that she admitted under oath that *she used her position as a manager to obtain this information*. Using her business position enabled Ms. Burgos to obtain the information in a covert manner that was not available to a member of the general public: she could obtain the information without involving anyone else in her inquiry. Furthermore, no matter how Ms. Burgos obtained the information about Mr. Adams,

she demonstrated untrustworthiness in the conduct of the business of insurance when she conspired with Mr. Thomas to commit the criminal offense of intimidation of a witness with the information she had acquired.

At the January 2013 proceeding, Ms. Burgos, under oath, agreed that she had used her position as a manager to obtain an accident witness's personal contact information, and the fact that he could identify the driver of her motor vehicle; and that she then conspired with Mr. Thomas to try to intimidate that potential witness. At the hearing and in her brief, Ms. Burgos tries to disavow her admissions under oath in open court, made by her after being sworn, confronted with the facts, and admonished by Judge McCormick to pay close attention to what she was doing. Thus, she argues at page two of her brief as follows:

I believe that in accessing the records of Safety Insurance, I was acting as my own agent. Reviewing a claim MY CAR had been involved in. Certainly Congress insurance had told us to not use the information in any negative way, and I did not then and do not now believe my intentions were ever dishonest. ... I never handed any information to Mr. Thomas; I was looking into MY OWN claim.

In the Matter of Fletcher, 466 Mass. 1018 (2013), Ms. Fletcher appealed from an order denying her petition for reinstatement to the bar. In 1992, she was temporarily suspended from the practice of law in Massachusetts following her conviction of serious crimes in the State of New York. Massachusetts Bar counsel thereafter filed a petition for discipline. Ms. Fletcher was disbarred by Massachusetts in 2000. As the Supreme Judicial Court wrote in affirming the denial of Ms. Fletcher's petition for reinstatement to the bar:

We do not review in this proceeding the underlying criminal convictions on which the orders of temporary suspension and disbarment were based. "Basic respect for the integrity and finality of a prior unreversed criminal judgment demands that it be conclusive on the issue of guilt and that an attorney not be permitted to retry the result at a much later date in [her] reinstatement proceedings."

Id. at 1019. Similarly, basic respect for the integrity and finality of Ms. Burgos' guilty pleas in Docket No. 1204CR000459 demands that they be conclusive on the issue of the facts of her actions of using her manager's position to obtain information that was used in an criminal conspiracy with Mr. Thomas to attempt to intimidate a potential witness to a traffic accident in

which her motor vehicle was involved, and she will not be permitted to disavow her guilty pleas to these facts in this enforcement hearing.

At page two of her brief, Ms. Burgos argues that her Charlestown criminal case was dismissed on January 30, 2014. Exhibit D confirms this assertion. Ms. Burgos' assertion that she does not have a criminal conviction on her record as a result of the Charlestown criminal charges also is correct. The eventual dismissal of the Charlestown criminal charges, however, is irrelevant to the matters for which Ms. Burgos is being disciplined in this Decision. In adjudicating this OTSC, the important fact is that Ms. Burgos admitted to sufficient facts to warrant a finding of guilty of witness intimidation and conspiracy to commit the criminal offense of intimidation of a witness by means of using information she obtained as an insurance agency manager, and Judge McCormick found sufficient facts to warrant a finding of guilty of witness intimidation and conspiracy to commit the criminal offense of intimidation of a witness by means of using information she obtained as an insurance agency manager. The seriousness of Ms. Burgos's factual admissions is a sufficient basis for the discipline ordered in this Decision. Section 162V(b) does not require a criminal conviction as a basis for discipline.¹²

Discipline

The Charlestown criminal charges against Ms. Burgos were very serious: witness intimidation and conspiracy to commit the criminal offense of intimidation of a witness. The gravity of the criminal charges that Ms. Burgos failed to report magnifies the seriousness of her

¹² In *Tirado v. Board of Motor Vehicle Policies and Bonds*, 472 Mass. 333 (2015), the Supreme Judicial Court held that a defendant's admission to sufficient facts to warrant a finding of guilty and a judge's continuance of the case without a finding (CWOFF) constitute a "conviction" as that term is defined in G. L. c. 90F, § 1, governing the licensure of commercial drivers. The Supreme Judicial Court's reasoning in *Tirado* appears equally valid for purposes of this case:

The reason an admission to sufficient facts triggers the same safeguards as a guilty plea is that a violation of the conditions of a CWOFF may result in the immediate adjudication of guilt and imposition of sentence without requiring the Commonwealth to offer any further evidence of the underlying offense. ... If a judge can enter a finding of guilty and impose sentence without taking any further evidence of the underlying offense after a violation of the conditions of a CWOFF, it follows that an implicit determination has been made that the defendant "has violated or failed to comply with the law." We therefore conclude that a CWOFF falls within the definition of "conviction," as that term is used in G. L. c. 90F, § 1.

Id. at 339.

failure to report this criminal prosecution to the Division, as was required by § 162V(b). Section 162R(a)(2), authorizes the Commissioner to place an insurance producer on probation, to suspend or revoke a producer's license, or to levy on her a civil penalty in accordance with Chapter 176D, § 7, or to take any combination of these actions, for violating any insurance law. Ms. Burgos violated an insurance law -- § 162V(b) -- when she failed to report the Charlestown criminal charges to the Division. The seriousness of Ms. Burgos's violation of § 162V(b) makes license revocation and the maximum civil penalty appropriate. License revocation and a civil penalty of \$1,000.00 is appropriate, pursuant to § 162V, § 162R(a)(2), and Chapter 176D, § 7, for her failure to report to the Division the prosecution of the serious Charlestown criminal charges.

Section 162R(a)(8), authorizes the Commissioner to place an insurance producer on probation, to suspend or revoke a producer's license, or to levy on her a civil penalty in accordance with Chapter 176D, § 7, or to take any combination of these actions, for "demonstrating ... untrustworthiness ... in the conduct of business in the commonwealth." The facts that Ms. Burgos admitted in Docket No. 1204CR000459 establish that she engaged in serious misconduct demonstrating untrustworthiness in her conduct of insurance business in Massachusetts. Her misconduct undermines confidence in her integrity as a licensed insurance professional and is relevant to her fitness to continue to conduct insurance business in Massachusetts. The appropriate sanction is a civil penalty of \$1,000.00 and revocation of her Massachusetts insurance producer license pursuant to § 162R(a)(8) and Chapter 176D, § 7.

ORDERS

After due notice, hearing, and consideration, it is hereby ORDERED:

1. That Betsy Burgos shall cease and desist from the conduct complained of in the Order to Show Cause;
2. That any and all insurance producer licenses issued to Betsy Burgos by the Massachusetts Division of Insurance are hereby revoked;
3. That Betsy Burgos shall return to the Massachusetts Division of Insurance any licenses in her possession, custody or control;

4. That Betsy Burgos is, from the date of this *Decision and Order*, prohibited from directly or indirectly transacting any insurance business or acquiring, in any capacity whatsoever, any insurance business in the Commonwealth of Massachusetts;

5. That Betsy Burgos shall comply with the provisions of Chapter 175, § 166B, and dispose of any and all interests in Massachusetts as proprietor, partner, stockholder, officer or employee of any licensed insurance producer; and

6. That Betsy Burgos shall pay to the Massachusetts Division of Insurance **within 30 days of the entry of this Decision and Order** a civil penalty of **Two Thousand Dollars (\$2,000.00)** pursuant to Chapter 175, § 162V, § 162R(a)(2), and § 162R(a)(8); and Chapter 176D, § 7.

Filed: January 7, 2016

Stephen M. Sumner
Presiding Officer

This decision may be appealed to the Commissioner of Insurance pursuant to Massachusetts General Laws Chapter 26, § 7.

Matthew M. Burke, Esquire
Counsel to the Commissioner
Division of Insurance
1000 Washington Street
Boston, MA 02118

Betsy Burgos
15 Greenville Street
Roxbury, MA 02119