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

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COMMISSIONER OF INSURANCE



Nov 22, 2019

Megan Wetli  
MCM Insurance Agency, Inc.  
471 E. Broad St.  
Columbus, OH 43215

Re: MCM Insurance Agency, Inc.  
SIU Investigation No. 9818

Dear Ms. Wetli:

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

According to Division licensing records, MCM's business entity license expired on April 6, 2019 and was subsequently reinstated on September 5, 2019.


The Division alleges that MCM wrote, placed, renewed and/or negotiated more than 150 policies from April 6, 2019 to September 5, 2019. The Division alleges that MCM committed more than 150 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 MCM agrees to waive its right to a hearing in this matter, agrees to cease and desist from the above-alleged conduct and pays a fine of **\$4,500**. This will be a reportable administrative action. If MCM 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 December 16, 2019.

Although this correspondence does not constitute the required statutory notice of a public hearing, if this matter is not resolved by December 16, 2019, the Division intends to file an Order to Show Cause and will notify you of the hearing date.

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: MCM Insurance Agency, Inc.

by:

Marcelle Moore

DATE:

12/5/19