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

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MIKE KENNEALY
SECRETARY OF HOUSING AND
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EDWARD A. PALLESCHI
UNDERSECRETARY

GARY D. ANDERSON
COMMISSIONER OF INSURANCE

Attn MA DOI - Please see attached
Payment of \$250 to cover fine.
Thanks!

July 25, 2019

Joshua Smith
7206 Gallery Ridge
San Antonio, TX 78250

Re: SIU No. 9535

Dear Mr. Smith:

The Massachusetts Division of Insurance ("Division") has cause to believe that you have violated Massachusetts insurance laws. The Idaho Department of Insurance issued an order granting you a temporary producer license on September 26, 2017. This order was not reported to the Division until November 16, 2017.

Pursuant to M.G.L. c. 175, §162V (a): "A producer shall 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. This report shall include a copy of the order, consent order or other relevant legal documents."

The Division alleges that the failure to report the above administrative actions within 30 days constitutes a violation of M.G.L. c.175, §162V(a). Pursuant to this statute and M.G.L. c.175, §194, the Commissioner of Insurance may, after a hearing, levy a fine of up to \$500 for each violation.

In addition, the Division alleges that the above conduct also constitutes a violation of M.G.L. c.175, §162R (a)(2). This statute authorizes the Commissioner of Insurance, after a public hearing, to revoke or suspend the insurance license of any producer and authorizes a fine of up to \$1,000 for each violation of any insurance law, regulation, subpoena or order of the Commissioner or of another state's insurance commissioner.

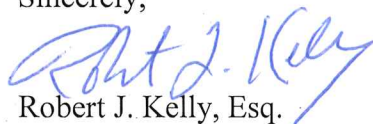
The Division is authorized to issue an order requiring you to show cause why it should not be made to cease and desist from the alleged conduct. If, after a public hearing, the Commissioner finds you did commit the alleged violations, you may be liable for fines up to the amount listed above.

At this time, the Division proposes to settle this matter informally if you agree to waive your right to a hearing, cease and desist from the above-alleged conduct and agree to pay a fine in the amount of **\$250**. This will be a reportable administrative action. If these terms are acceptable to you, please sign below and return this settlement letter to my attention no later than August 12, 2019, together with a check payable to the Commonwealth of Massachusetts.

Although this correspondence does not constitute the required statutory notice of a hearing, should this matter not be settled by August 12, 2019, the Division will proceed to file an Order to Show Cause, and notify you of the hearing date.

Thank you for your attention to this matter. Should you have any questions or wish to discuss this matter further, please do not hesitate to contact me at (617) 521-7389.

Sincerely,



Robert J. Kelly, Esq.
Counsel to the Commissioner

SIGNED: _____



DATE: _____

08/01/19