



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 • Toll-free (877) 563-4467
<http://www.mass.gov/doi>

CHARLES D. BAKER
GOVERNOR

KARYN E. POLITO
LIEUTENANT GOVERNOR

MIKE KENNEALY
SECRETARY OF HOUSING AND
ECONOMIC DEVELOPMENT

EDWARD A. PALLESCHI
UNDERSECRETARY OF CONSUMER AFFAIRS
AND BUSINESS REGULATION

GARY D. ANDERSON
COMMISSIONER OF INSURANCE

April 20, 2022

Matthew J. Makowski
420 Pilot Road
Las Vegas, Nevada 89119

RE: Matthew J. Makowski - SIU Investigation No. 10002

Dear Mr. Makowski:

I represent the Massachusetts Division of Insurance (“Division”) with regard to the above-referenced 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 detailed in the conduct described below.

This case was opened on or about November 8, 2021, after the Division received notification from the National Association of Insurance Commissioners (NAIC) that you provided information indicating that you had paid a fine of \$1500 to the Florida Department of Financial Services in June of 2018 for failure to report a plea of “nolo contendo” for driving with a suspended license on your Florida insurance producer license application. Previously, on or about November 5, 2021, you submitted an application for an insurance producer license to the Division and answered “no” to the question which asked whether you had previously been convicted of a misdemeanor or had a judgment withheld or deferred. Additionally, you answered “no” on the same application for an insurance producer license to the question which asked whether you had been involved as a party in an administrative action regarding a professional license.

The conduct described above is evidence of the following violations:

By twice providing incorrect and materially untrue information on your Uniform Application for Individual Producer License submitted to the Division on November 5, 2021, you violated 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.

The Division proposes to settle this matter **without a fine** but orders you to cease and desist from the above-alleged conduct. Should this conduct continue in the future the Division may seek a fine or a revocation of your insurance producer license.

Thank you for your prompt attention to this matter. Should you have any questions or wish to discuss this matter further, I may be reached via email at Matthew.Burke@mass.gov.

Sincerely,

Matthew M. Burke
Counsel to the Commissioner