



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

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MAURA HEALEY
GOVERNOR

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COMMISSIONER OF INSURANCE

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LIEUTENANT GOVERNOR

July 27, 2023

Stephen Gothard
200 Berwyn Park
920 Cassatt Road- Suite 205
Berwyn, PA 19312-1178

via email

Re: **Kistler Tiffany Companies, LLC**
SIU Investigation No. 10051

Dear Mr. Gothard:

I represent the Massachusetts Division of Insurance ("Division") with regard to the above-captioned investigation. The Division has investigated Kistler Tiffany Companies, LLC ("KT") writing insurance policies in Massachusetts after its insurance license expired.

According to Division licensing records, KT's business entity producer license expired on or about April 6, 2021 and was subsequently reinstated on January 31, 2023.

The Division alleges that KT wrote, placed, renewed and/or negotiated fewer than five policies from April 6, 2021 to January 31, 2023. The Division alleges that KT committed 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.

In light of the facts and circumstances, the Division proposes to settle this matter without a fine if KT agrees 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 it to my attention, no later than August 14, 2023. The producer license of KT remains active and in good standing.

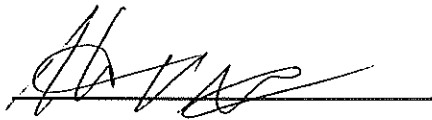
Although this correspondence does not constitute the required statutory notice of a public hearing, if this matter is not resolved by August 14, 2023, the Division intends to file an Order to Show Cause and will notify you of the hearing date.

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- **voicemail only**.

Sincerely,

Robert J. Kelly, Esq.
Counsel to the Commissioner

SIGNED: Kistler Tiffany Companies, LLC
by:

A handwritten signature in black ink, appearing to read "Stephen R. Gotthard", is written over a horizontal line.

Stephen R. Gotthard

(printed name)

DATE: 7/28/2023