



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

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**MAURA HEALEY**  
GOVERNOR

**KIM DRISCOLL**  
LIEUTENANT GOVERNOR

**GARY D. ANDERSON**  
COMMISSIONER OF INSURANCE

April 7, 2023

Premium Insurance Agency, LLC  
Gary Berube  
219 Silver Lane  
East Hartford, Connecticut 06118

RE: Premium Insurance Agency, LLC – SIU Investigation No. 10060

Dear Mr. Berube:

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 Premium Insurance Agency, LLC (“PIA”) has violated the Massachusetts insurance laws described by the conduct detailed below.

According to Division licensing records, the non-resident business entity producer license for PIA expired for nonrenewal on or about October 9, 2021 and was not renewed until on or about March 6, 2023.

On or about March 14, 2023, the Division sent PIA a letter which asked PIA to provide the total number of new policies issued (both new business and renewals), the amount of premium received and the amount of commissions received by PIA during the unlicensed period. In a subsequent email to the Division, you stated that PIA renewed four policies and wrote one new policy in Massachusetts during the unlicensed period generating \$2,890 in commissions.

The Division alleges that PIA committed at least 5 violations of M.G.L. c. 175, § 175 by acting as a business entity insurance producer without being licensed. The penalty for each violation is a fine of not less than ten nor more than one hundred dollars. The Division also alleges that each violation of M.G.L. c. 175, § 175 is a violation of M.G.L. c. 175, § 162R(a)(2). The penalty for each violation of M.G.L. c. 175, § 162R(a)(2) is a fine of not more than \$1,000.00 pursuant to M.G.L. c. 176D, § 7, having the agency’s Massachusetts business entity insurance producer license placed on probation, suspended or revoked or a combination of these actions.

The Division proposes to resolve this matter through a settlement if PIA agrees to waive the right to a public hearing, agrees to cease and desist from the above-alleged conduct and **agrees to pay a fine of \$500**. If PIA accepts the Division's settlement offer in this letter, please have an authorized individual sign this settlement letter where provided below and return it to my attention along with a check made payable to the Commonwealth of Massachusetts, no later than **May 5, 2023**.

The Division considers the acceptance of this settlement agreement to constitute a reportable administrative event which must be included on PIA's next Massachusetts business entity producer license renewal application. PIA also may be required to report this action in other jurisdictions where it holds a business entity insurance producer license. This settlement agreement shall be construed under and governed by the laws of the Commonwealth of Massachusetts.

Although this correspondence does not constitute the required statutory notice of a public hearing, if this matter is not resolved by **May 5, 2023**, the Division intends to file its Order to Show Cause and will notify PIA of the hearing date.

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](mailto:Matthew.Burke@mass.gov).

Sincerely,



Matthew M. Burke  
Counsel to the Commissioner

SIGNED: Representative of:  
Premium Insurance Agency, LLC

NAME: GARY BERUBE

SIGNATURE: Gary Berube

TITLE: MANAGER/AGENT

DATE: April 10, 2023