



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

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DIVISION OF INSURANCE  
LEGAL DIVISION

GARY ANDERSON  
COMMISSIONER OF INSURANCE

MAURA HEALEY  
GOVERNOR

KIM DRISCOLL  
LIEUTENANT GOVERNOR

September 19, 2023

John Salvucci  
Fortside Insurance Group, LLC  
15 Dogwood Lane.  
Swarthmore, PA 19081

via email

Re: Fortside Insurance Group, LLC  
SIU Investigation No. 10111

Dear Mr. Salvucci:

I represent the Massachusetts Division of Insurance (“Division”) with regard to the above-captioned investigation. The Division has investigated Fortside Insurance Group, LLC. (“FIG”) writing insurance policies in Massachusetts after its insurance license expired.

According to Division licensing records, FIG’s business entity producer license expired on or about May 3, 2022 and was subsequently reinstated on or about August 9, 2023.

The Division alleges that FIG wrote, placed, renewed and/or negotiated approximately 15 policies from May 3, 2022 to August 9, 2023. The Division alleges that FIG committed approximately 15 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 FIG 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 \$300.00. This will be a reportable administrative action. If FIG 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 October 3, 2023.

Although this correspondence does not constitute the required statutory notice of a public hearing, if this matter is not resolved by October 3, 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: Fortside Insurance Group, LLC.

by:



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John Salvucci (printed name)

DATE:

9/19/23