



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
<http://www.mass.gov/doi>

MAURA HEALEY
GOVERNOR

GARY ANDERSON
COMMISSIONER OF INSURANCE

KIM DRISCOLL
LIEUTENANT GOVERNOR

December 8, 2023

Laurel Fowler Insurance Brokers, Inc.
877 Noyes Road
Arroyo Grande, CA 93420

via email

Re: **Laurel Fowler Insurance Broker, Inc.**
SIU Investigation No. 10130

Dear Ms. Fowler:

I represent the Massachusetts Division of Insurance (“Division”) with regard to the above-captioned investigation. The Division has investigated Laurel Fowler Insurance Broker, Inc. (“FI”) writing insurance policies in Massachusetts after its insurance license expired.

According to Division licensing records, FI’s business entity producer license expired on or about May 19, 2022 and was subsequently reinstated on October 11, 2023.

The Division alleges that FI wrote, placed, renewed and/or negotiated fewer than five policies from May 19, 2022 to October 11, 2023. The Division alleges that FI 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 FI 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 Dec. 27, 2023. The producer license of FI 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 Dec. 27, 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: Laurel Fowler Insurance Broker, Inc.
by:

A handwritten signature in cursive script that reads "Saul Fowler". The signature is written over a horizontal line.

DATE:

12-8-2023