



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

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MAURA HEALEY
GOVERNOR

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ACTING COMMISSIONER OF INSURANCE

KIM DRISCOLL
LIEUTENANT GOVERNOR

October 29, 2024

Andrew Levine
2235 Massachusetts Avenue
Cambridge, Massachusetts 02140

via email

Re: Duvine Cycling and Adventure Company
SIU Investigation No. 10142

Dear Mr. Levine:

I represent the Massachusetts Division of Insurance (“Division”) with regard to the above-captioned investigation. The Division has investigated Duvine Cycling and Adventure Company (“Duvine”) writing insurance policies in Massachusetts after its insurance license expired.

According to Division licensing records, Duvine’s business entity producer license expired on or about November 11, 2022 and was subsequently reinstated on November 15, 2023.

The Division alleges that Duvine wrote, placed, renewed and/or negotiated approximately 75 policies from Nov. 11, 2022 to Nov. 15, 2023. The Division alleges that Duvine committed approximately 75 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 Duvine 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 \$1,700.00. This will be a reportable administrative action. If Duvine 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 November 14, 2024.

Although this correspondence does not constitute the required statutory notice of a public hearing, if this matter is not resolved by November 14, 2024, 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: Duvine Cycling and Adventure Company
by:

_____ (printed name)

DATE: _____