



MAURA HEALEY
GOVERNOR

KIM DRISCOLL
LIEUTENANT GOVERNOR

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

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MICHAEL T. CALJOUW
COMMISSIONER OF INSURANCE

via email

May 15, 2025

Kenneth D. Ursaki
MHA Property Loss Advisors
P.O. Box 746
Torrington, CT 06790

Re: SIU Investigation No. 10155

Dear Mr. Ursaki:

I represent the Massachusetts Division of Insurance ("Division") with regard to the above-captioned investigation. The Division has investigated Military Housing Adjustors LLC ("MHA") for conducting business while unlicensed in Massachusetts.

According to Division licensing records, MHA's public insurance adjuster license expired on or about December 19, 2015. MHA performed limited adjustment services during the period while unlicensed and received \$19,864.00 in fees.

The Division alleges that MHA violated M.G.L. c.175, § 172 multiple times by conducting business within the Commonwealth of Massachusetts while unlicensed as a public insurance adjuster. The penalty for each and every violation of M.G.L. c. 175, § 172 is a fine of not more than \$10,000.00.

In light of the facts and circumstances, the Division proposes to resolve this matter through a settlement if MHA 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 \$1,500.00. This will be a reportable administrative action. If MHA 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 May 30, 2025.

Although this correspondence does not constitute the required statutory notice of a public hearing, if this matter is not resolved by May 30, 2025, 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: Military Housing Adjustors LLC
by:



__Kenneth D. Ursaki_____(printed name)

DATE: __May 19, 2025_____