



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

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ACTING COMMISSIONER OF INSURANCE

October 1, 2024

Cooley & Darling Insurance Agency, Inc.  
Jeff Darling, President  
P.O. Box 1228  
Haymarket, Virginia 20168

***RE: Cooley & Darling Insurance Agency, Inc. - SIU Investigation No. 10167***

Dear Mr. Darling:

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 Cooley & Darling Insurance Agency, Inc. (“CDIA”) has violated the Massachusetts insurance laws set forth below by the conduct detailed in this settlement letter.

According to Division licensing records, the non-resident business entity producer license for CDIA expired for nonrenewal on or about January 11, 2022, and was not renewed until on or about July 26, 2024.

On or about July 26, 2024, the Division emailed CDIA a letter which asked CDIA 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 CDIA during the unlicensed period. In a subsequent email to the Division, on or about July 29, 2024, you wrote that CDIA renewed and/or sold thirty eight policies in Massachusetts during the unlicensed period generating \$166,095 in premium and \$27,256 in commissions.

The Division alleges that CDIA committed at least 38 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 CDIA 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 \$2500**. If CDIA 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 **October 8, 2024**.

The Division considers the acceptance of this settlement agreement to constitute a reportable administrative event which must be included on CDIA's next Massachusetts business entity producer license renewal application. CDIA 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.

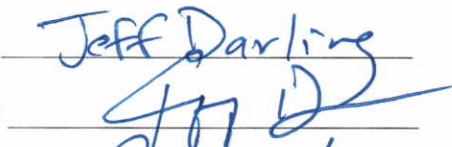
Although this correspondence does not constitute the required statutory notice of a public hearing, if this matter is not resolved by **October 8, 2024**, the Division intends to file its Order to Show Cause and will notify CDIA of the hearing date.

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:  
Cooley & Darling Insurance Agency, Inc.

NAME: Jeff Darling  
SIGNATURE:   
TITLE: Principal  
DATE: 10/2/2024