



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

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MAURA HEALEY
GOVERNOR

KEVIN BEAGAN
ACTING COMMISSIONER OF INSURANCE

KIM DRISCOLL
LIEUTENANT GOVERNOR

October 11, 2024

James R. McDonald
Stanley McDonald Agency of IL, Inc.
3167 Berlin Drive
La Crosse, WI 54601

via email

Re: Stanley McDonald Agency of IL, Inc.
SIU Investigation No. 10172

Dear Mr. McDonald:

I represent the Massachusetts Division of Insurance (“Division”) with regard to the above-captioned investigation. The Division has investigated Stanley McDonald Agency of IL, Inc. (“SMA”) writing insurance policies in Massachusetts after its insurance license expired.

According to Division licensing records, SMA’s business entity producer license expired on or about Feb. 26, 2022 and was subsequently reinstated on July 26, 2024.

The Division alleges that SMA wrote, placed, renewed and/or negotiated approximately 8 policies from Feb. 26, 2022 to July 26, 2024. The Division alleges that SMA committed approximately 8 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 SMA 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 \$500.00. This will be a reportable administrative action. If SMA 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 28, 2024.

Although this correspondence does not constitute the required statutory notice of a public hearing, if this matter is not resolved by October 28, 2024, the Division intends to file an Order to Show Cause and will notify you of the hearing date.

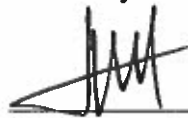
Thank you for your prompt attention to this matter. Should you have any questions or wish to discuss the matter further, I may be reached at (617) 521-7389- **voicemail only**.

Sincerely,

Robert J. Kelly, Esq.
Counsel to the Commissioner

SIGNED: Stanley McDonald Agency of IL, Inc.

by:



James McDonald

(printed name)

DATE:

11-7-24