



MAURA HEALEY  
GOVERNOR

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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

April 10, 2025

Thomas Waltke  
Waltke Insurance Agency  
70 North St.  
Medfield, MA 02052

Re: SIU Investigation No. 10206

Dear Mr. Waltke:

I represent the Massachusetts Division of Insurance (“Division”) with regard to the above referenced investigation. The Division has cause to believe that you have violated Massachusetts insurance laws as set forth in summary below.

Allstate Insurance Company (“Allstate”) conducted an internal investigation in 2024 after allegations of your submitting incorrect information on the applications for automobile insurance for multiple customers. The investigation revealed major discrepancies with the prior insurance history of automobile insurance on your customers.

Based upon the Division’s investigation, it appears that you have violated the following Massachusetts insurance laws:

M.G.L. c. 175, § 162R(a)

- (1) providing incorrect, misleading, incomplete or materially untrue information in the license application
- (7) having admitted or been found to have committed any insurance unfair trade practice or fraud
- (8) using fraudulent or dishonest practices or demonstrating incompetence or untrustworthiness in the conduct of business in the commonwealth or elsewhere.

Pursuant to M.G.L. c.176D, § 7, the penalty for each and every violation of M.G.L. c. 175, § 162R(a) is a fine of \$1,000.00 and having the insurance producer license revoked, suspended, or placed on probation.

M.G.L. c. 176D, § 2 - prohibits unfair methods of competition and unfair or deceptive acts or practices in the business of insurance in Massachusetts. The penalty for each violation is a fine of not more than \$1,000.

The Division is authorized to issue an order requiring you to show cause why it should not be made to cease and desist from the alleged conduct. If, after a public hearing, the Commissioner finds you did commit the alleged violations, you may be liable for fines up to the amount listed above.

At this time, the Division proposes to settle this matter informally if you agree to waive your right to a hearing, cease and desist from the above-alleged conduct and agree to pay a fine in the amount of **\$2,500**. This will be a reportable administrative action. If these terms are acceptable to you, please sign below and return this settlement letter to **my attention** no later than April 28, 2025, together with a check payable to the Commonwealth of Massachusetts.

Although this correspondence does not constitute the required statutory notice of a hearing, should this matter not be resolved by April 28, 2025, the Division will proceed to file an Order to Show Cause, and notify you of the hearing date.

Thank you for your attention to this matter. Should you have any questions or wish to discuss this matter further, please do not hesitate to contact me via email.

Sincerely,

Robert J. Kelly, Esq.  
Counsel to the Commissioner

SIGNED: \_\_\_\_\_

DATE: \_\_\_\_\_

*Thomas Wab*

*4/11/2025*