



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

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**GARY D. ANDERSON**  
COMMISSIONER OF INSURANCE

September 27, 2019

Educational Travel Alliance, Inc.  
Michael Eizenberg, President  
41 Longfellow Road  
Wellesley, Massachusetts 02481

RE: Educational Travel Alliance, Inc. – SIU Investigation No. 9809

Dear Mr. Eizenberg:

I represent the Massachusetts Division of Insurance (“Division”) with regard to the above-captioned investigation. Pursuant to an investigation conducted by the Division’s Special Investigations Unit, the Division has cause to believe that Educational Travel Alliance, Inc. (“ETA”) has violated the Massachusetts insurance laws set forth below by the conduct detailed in this settlement letter.

According to Division licensing records, the resident business entity producer license for ETA expired for nonrenewal on or about July 13, 2019 and was not renewed until August 27, 2019. Subsequently, on or about August 28, 2019 you were contacted by the Division and asked 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 during the unlicensed period from July 13, 2019 to August 27, 2019. According to the information you provided in a letter dated September 23, 2019, 4 policies were issued by ETA worth \$1,380 in premiums and generating \$206.40 in commissions.

The Division alleges that ETA committed at least 4 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 and having the agency's Massachusetts business entity insurance producer license placed on probation, suspended or revoked.

The Division proposes to resolve this matter through a settlement if ETA 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 \$100**. If ETA chooses to accept the Division's offer, 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 18, 2019**.

The Division considers the acceptance of this settlement to constitute a reportable administrative event which should be included on ETA's next Massachusetts resident business entity producer license renewal application. ETA also may be required to report this action in other jurisdictions where it holds a business entity insurance producer license. This 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 18, 2019**, the Division intends to file its Order to Show Cause and will notify ETA 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 at (617) 521-7321 or [Matthew.Burke@mass.gov](mailto:Matthew.Burke@mass.gov).

Sincerely,



Matthew M. Burke  
Counsel to the Commissioner

SIGNED: Representative of:  
Educational Travel Alliance, Inc.

NAME: Michael Eizenberg

SIGNATURE: Michael E J

TITLE: President

DATE: Oct 1, 2019