



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

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**GARY D. ANDERSON**  
COMMISSIONER OF INSURANCE

July 2, 2021

Cane Insurance Agency, Inc.  
Ann Horn  
35 Braintree Hill Park, Suite 400  
Braintree, MA 02184

RE: Cane Insurance Agency, Inc. – SIU Investigation No. 9831

Dear Ms. Horn:

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 Cane Insurance Agency, Inc. (“Cane”) has violated the Massachusetts insurance laws described by the conduct detailed below.

According to Division licensing records, the resident business entity producer license for Cane expired for nonrenewal on or about February 22, 2019 and was not renewed until September 27, 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. According to the information you provided in a letter dated June 1, 2020, Cane wrote or renewed 31 policies in Massachusetts during the unlicensed period worth \$220,992.92 in premium and generating commissions totaling \$45,988.33.

The Division alleges that Cane committed at least 31 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(aX2). The penalty for each violation of M.G.L. c. 175, § 162R(aX2) 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 Cane 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 \$1,500. If Cane 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 July 30, 2021.

The Division considers the acceptance of this settlement agreement to constitute a reportable administrative event which must be included on Cane's next Massachusetts business entity producer license renewal application. Cane 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 July 30, 2021, the Division intends to file its Order to Show Cause and will notify Cane 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:**  
                  **Cane Insurance Agency, Inc.**

**NAME:**      Anne H. Hern

**SIGNATURE:** Anne H. Hern

**TITLE:**      Exec Dir of Operations

**DATE:**      8/2/2021