



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

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MAURA HEALEY  
GOVERNOR

GARY ANDERSON  
COMMISSIONER OF INSURANCE

KIM DRISCOLL  
LIEUTENANT GOVERNOR

March 16, 2023

Rodney E. Gould, Esq.  
Vantage Travel Service, Inc.  
90 Canal St.  
Boston, MA 02114

via email

Re: Vantage Travel Service, Inc.  
SIU Investigation No. 9945

Dear Attorney Gould:

I represent the Massachusetts Division of Insurance (“Division”) with regard to the above-captioned investigation. The Division has investigated Vantage Travel Service, Inc. (“VTS”) writing insurance policies in Massachusetts after its insurance license expired.

According to Division licensing records, VTS’s business entity producer license expired on or about January 9, 2020 and was subsequently reinstated on February 26, 2021.

The Division alleges that VTS wrote, placed, renewed and/or negotiated more than 750 policies from January 9, 2020, to February 26, 2021. The Division alleges that VTS committed approximately 750 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 VTS 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 \$7,500.00. This will be a reportable administrative action. If VTS 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 March 30, 2023.

Although this correspondence does not constitute the required statutory notice of a public hearing, if this matter is not resolved by March 30, 2023, 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**.

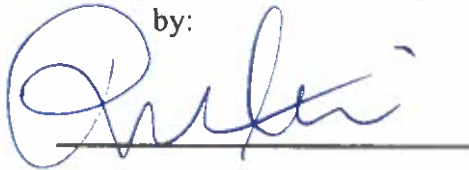
Sincerely, \_\_\_\_\_

Robert J. Kelly, Esq.  
Counsel to the Commissioner

\_\_\_\_\_

SIGNED: Vantage Travel Service, Inc.

by:



Rossella Mercuri

(printed name)

DATE:

3/27/2023