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Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE

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COMMISSIONER OF INSURANCE



Feb. 8, 2019

Tina Wright
President, TBR Associates, Inc.
2 Memory Lane
Medway, MA 02053

Re: TBR Associates, Inc.
SIU # 9685

Dear Ms. Wright:

I represent the Massachusetts Division of Insurance (“Division”) with regard to the above-captioned investigation. The Division has investigated TBR Associates, Inc. (“TBR”) writing insurance policies after its insurance producer license expired.

According to Division licensing records, TBR was originally licensed by the Division in 2014. The insurance producer license expired on or about March 2, 2018. TBR has previously had its insurance producer license cancelled due to non-renewal.


The Division alleges that TBR wrote, placed, renewed and/or negotiated five policies from March 2, 2018 to October 15, 2018. The Division alleges that TBR committed no less than five 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 TBR agrees to waive its right to a hearing in this matter, agrees to cease and desist from the above-alleged conduct and to pay a fine of **\$500**. This will be a reportable administrative action. If TBR 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 Feb. 27, 2019.

Although this correspondence does not constitute the required statutory notice of a public hearing, if this matter is not resolved by Feb. 27, 2019, the Division intends to file an Order to Show Cause.

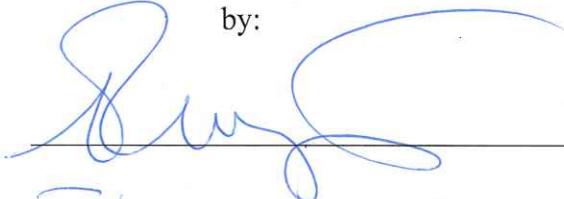
Thank you for your prompt attention to this matter. Should you have any questions or wish to discuss the matter further, I may be reached at (617) 521-7389.

Sincerely,


Robert J. Kelly, Esq.
Counsel to the Commissioner

SIGNED: TBR Associates, Inc.

by:



DATE:

February 22, 2019