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Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE

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DANIEL R. JUDSON
COMMISSIONER OF INSURANCE

January 19, 2017

Thomas A. Vigil
249 Sylvan Ct.
Saunderstown, RI 02874

Re: SIU Investigation No. 9298

Dear Mr. Vigil:

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

The Division has determined that you resolved a FINRA proceeding on July 18, 2016 by means of a letter of Acceptance, Waiver and Consent plus a fine and suspension. As part of the resolution you consented to findings by FINRA whereby you were cited for separate incidents in 2012 and in 2014 involving alleged dishonest conduct. Consequently, the Division alleges that you are in violation of M.G.L. c. 175, § 162R (a)(2) and (a)(8). The penalty for each and every violation of M.G.L. c. 175, § 162R (a) is a fine up to \$1,000 and having the insurance producer license revoked or suspended.

The Division proposes to resolve this matter through a settlement if you agree to waive your right to a hearing in this matter, agree to cease and desist from the above-alleged conduct and pay a fine of \$1,500. This will be a reportable administrative action. If you choose 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 February 2, 2017.

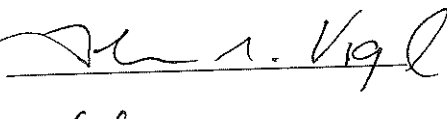
This correspondence does not constitute the required statutory notice of a hearing. However, if this matter is not resolved by February 2, 2017, the Division will proceed to an Order to Show Cause and will notify you of the hearing date.

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

Sincerely,



Robert J. Kelly, Esq.
Counsel to the Commissioner

SIGNED: 

DATE: 2/1/17