



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

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LIEUTENANT GOVERNOR

**MICHAEL T. CALJOUW**  
COMMISSIONER OF INSURANCE

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**Division of Insurance v. Ramon Noronha**  
**Docket No. E2025-01**

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**SUMMARY DECISION AND ORDER**

On February 12, 2025, the Division of Insurance (“DOI”) filed an Order to Show Cause (“OTSC”) in the above captioned matter against Respondent Ramon Noronha (“Respondent”).

On April 17, 2025, the DOI filed its Petitioner’s Motion for Entry of Default & Summary Decision (the “Motion for Summary Decision”), noting that the Respondent had not filed an answer within 21 days of receiving the complaint as required by 801 CODE MASS. REGS. §1.01(6)(d)(2). As of this writing, Respondent has failed to make any filing in this matter.

Division licensing records for the Respondent show a National Producer Number 19365024, include a mailing and home address at 150 Edgewater Drive, Framingham, MA 01702, a business address at 260 Fordham Rd. Wilmington, MA 01887, and an email address of [ramon1997noronha@gmail.com](mailto:ramon1997noronha@gmail.com). The records also show that the DOI licensed Respondent as a resident individual insurance producer in 2019 pursuant to M.G.L. c.175, §162H et seq., and that the license remains active.

The OTSC alleges that the Respondent committed acts supporting disciplinary action under clauses two, six, eight, and nine of MASS. GEN. LAWS c. 175, §162R, as well as subsequent failures to report as required by §162V(a-b). The OTSC supports its allegations with documents from federal court case *U.S. v Ramon Fernandes Noronha*, Docket number 21-cr-

20238, wherein the Respondent was the Defendant.<sup>1</sup> Additionally, it included an investigative summary from United of Omaha Life Insurance Company (“Mutual of Omaha”) related to its termination of Respondent’s appointment for cause. Finally, it provided a copy of the Louisiana Department of Insurance’s decision to revoke Respondent’s producer license.

Those documents show that on or about April 16, 2021, the U.S. Attorney’s Office charged Respondent in the District Court for the Southern District of Florida with one count of possession with intent to distribute a controlled substance, a felony under the applicable federal rules, and docketed as 21-cr-20238. On March 24, 2022, Respondent pleaded guilty and was sentenced to two years of probation with conditions. DOI records do not indicate that Respondent fulfilled his obligation to report this to the Division under M.G.L. c.175, §162V(b).

Separately, on or about November 7, 2023, Mutual of Omaha notified the Division that Respondent’s appointment with the company had been terminated for cause. Mutual of Omaha determined that Respondent had changed the billing dates on three existing life insurance policies without the policyholders’ consent. Respondent also submitted a life insurance application without the customer’s permission.

Finally, on or about June 27, 2024, the Louisiana Department of Insurance issued a decision whereby Respondent’s insurance producer license was suspended for violating LA. REV. STAT. 22:1554 (A)(14). DOI records do not indicate that Respondent fulfilled his obligation to report this to the Division under M.G.L. c.175, §162V(a).

The record in this proceeding consists of the OTSC, its attached exhibits, and the Motion for Summary Decision. The exhibits to the OTSC consist of A) a copy of the federal Complaint in Docket number 21-cr-20238; B) a copy of Information in Docket number 21-cr-

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<sup>1</sup>Those documents are the Complaint and a court document titled Information

20238; C) a partial copy of the Sentencing Memorandum in Docket number 21-cr-20238; D) a copy of the judgement in Docket number 21-cr-20238; E) the summary letter for the termination investigation of Mutual of Omaha; and F) a copy of the Louisiana Department of Insurance decision to revoke Respondent's producer license.

### **Findings of Fact**

- 1) Respondent was licensed by the DOI as a resident individual insurance producer in 2019.
- 2) Respondent's current resident insurance producer license is active.
- 3) On or about April 16, 2021, Respondent was charged with a felony in the District Court for the Southern District of Florida. The case was docketed as 21-cr-20238.
- 4) On March 24, 2022, Respondent pleaded guilty in case 21-cr-20238 and was sentenced to two years of probation with conditions.
- 5) Respondent did not report the District Court proceeding to the DOI within 30 days.
- 6) On or about November 7, 2023, Mutual of Omaha notified the Division that Respondent's appointment with the company had been terminated for cause.
- 7) Respondent altered billing dates on three existing life insurance policies without the policyholders' consent and submitted a life insurance application without the customer's permission.
- 8) On or about June 27, 2024, the Louisiana Department of Insurance suspended Respondent's insurance producer license.
- 9) Respondent did not report the Louisiana proceeding to the DOI within 30 days.

### **Discussion and Analysis**

801 CMR §1.01(6)(d)(2) requires that a respondent in an adjudicatory proceeding file an answer within 21 days. As of this writing, Respondent has not filed an Answer to the OTSC. In

an administrative proceeding governed by the formal rules, if no genuine disputes of fact exist for one or more issues, Summary Decision is appropriate under 801 CMR §1.01(7)(h). As the Respondent has failed to file a timely answer, the facts of the OTSC are undisputed and Summary Decision is appropriate. Therefore, I find as fact the allegations in the OTSC and conclude that Respondent has committed acts for which disciplinary action is appropriate. See *supra*; OTSC, Relief ¶¶1-6.

Pursuant to Section 162R, the penalties the Commissioner may impose for the prohibited conduct are probation, suspension, revocation, or refusal to renew a license. M.G.L. c.175, §162R(a). Because there is no dispute as to the facts that show conduct that supports discipline under M.G.L. c.175, §162R(a)(2, 6, 8, and 9), I find that revocation is appropriate. Therefore, I grant the relief requested by the DOI in paragraphs 7 through 11 of the Relief section of the OTSC.

As well as license revocation, the DOI requests that the maximum fine be assessed for each violation of the four sections above. OTSC, Relief ¶¶ 12-16. Section 162R(a) allows for civil penalties in accordance with M.G.L. c.176D, §7 or any other applicable section. M.G.L. c.175, §162R(a). Chapter 176D, §7 allows for the assessment of fines, restitution, and punitive damages. M.G.L. c.176D, §7. The maximum allowable fine under that section is one thousand dollars (\$1000.00) per act or practice. *Id.* There are two instances of conduct supporting discipline under Section (a)(2), failure to report the felony charge in accordance with M.G.L. c. 175, §162V(b) and failure to report the administrative proceeding in accordance with M.G.L. c. 175, §162V(a). See OTSC at ¶¶ 15 and 23. There are four instances of conduct supporting discipline under Section (a)(8) for altering policy billing dates and submitting a policy without consent. There is a single instance of conduct supporting discipline under Sections (a)(6), being convicted of a felony. Finally, there is a single instance of conduct supporting discipline under

Sections (a)(9), having a producer license suspended by another jurisdiction. As the OTSC is undisputed, the requested relief should be granted as requested. I therefore assess a fine of eight thousand dollars (\$8000.00).

Per the discussion above, I conclude that Respondent's conduct is consistent with M.G.L. c.175, §162R(a)(2, 6, 8, and 9) and supports revocation and penalty. I order the relief requested in paragraphs 7 through 11, inclusive, of the Relief section of the OTSC.

Additionally, I order the respondent to pay a civil penalty of eight thousand dollars (\$8000.00) within 30 days of the date of this order.

### **ORDERS**

Accordingly, after due notice, hearing and consideration it is

**ORDERED:** That any and all insurance producer licenses issued to Respondent by the Division are hereby revoked; and it is

**FURTHER ORDERED:** that Respondent shall return to the Division any licenses in his possession, custody or control; and it is

**FURTHER ORDERED:** that Respondent shall cease and desist from the conduct that gave rise to this Order to Show Cause; and it is

**FURTHER ORDERED:** that Respondent, from the date of this order, is prohibited from directly or indirectly transacting any insurance business or acquiring, in any capacity whatsoever, any insurance business in the Commonwealth of Massachusetts; and it is

**FURTHER ORDERED:** that Respondent shall comply with the provisions of M.G.L. c.175, §166B and dispose of any and all interests in Massachusetts as a proprietor, partner, stockholder, officer or employee of any licensed insurance producer; and it is

**FURTHER ORDERED:** that Respondent shall pay a fine of Eight Thousand (\$8,000.00) to the Division within 30 days of the entry of this order.

This decision has been filed in the office of the Commissioner of Insurance this Monday, July 7, 2025. A copy shall be sent to Respondent by electronic mail at the address of record: ramon1997noronha@gmail.com

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Matthew A. Taylor, Esq.

Presiding Officer

July 7, 2025