



COMMONWEALTH OF MASSACHUSETTS
Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE
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Division of Insurance v. John K. Obrey
Docket No. E2025-04

SUMMARY DECISION AND ORDER

On October 30, 2025, the Division of Insurance (“DOI”) filed an Order to Show Cause (“OTSC”) in the above captioned matter against Respondent Ramon Noronha (“Respondent”). On December 18, 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 3349798, include a mailing and business address at 1 East Commons Drive #27 Londonerrey, NH 03053 and an email address of john@obreyinsurance.com. The records also show that the DOI licensed Respondent as a non-resident individual insurance broker on August 28, 1998, 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 one and two 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 copies of a June 18, 2024, Consent Order between the Respondent and the New Hampshire Insurance Department and Respondent’s May 2, 2025, renewal application with the DOI.

Those documents show that on or about June 18, 2024, the New Hampshire Insurance Department issued a Consent Order assessing a \$12,500 fine for conduct relating to the improper issuance of insurance certificates under NH Rev Stat § 400-B:3 IV and NH Rev Stat § 402-J:12 I (h). The OTSC further states that respondent failed to report the action as required. The documents also show that on or about May 2, 2025, Respondent, under the pains and penalties of perjury, responded in the negative to the question “Have you been named or involved as a party in an administrative proceeding, including a FINRA sanction or arbitration proceeding regarding any professional or occupational license

or registration, which has not been previously reported to this insurance department?”

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 June 18, 2024, Consent Order between the Respondent and the New Hampshire Insurance Department, and B) Respondent’s May 2, 2025, renewal application with the DOI.

Findings of Fact

- 1) Respondent was licensed by the DOI as a non-resident individual insurance producer in August 28, 1998.
- 2) Respondent’s current resident insurance producer license is active.
- 3) On or about June 18, 2024, the New Hampshire Insurance Department entered a Consent Order with respect to the Respondent.
- 4) Respondent did not report the NH Consent Order to the DOI within 30 days.
- 5) On or about, May 2, 2025, Respondent denied having been named or involved as a party in an administrative proceeding not previously reported as part of his renewal application with the DOI.
- 6) On or about May 2, 2025, Respondent certified under the penalties of perjury that the renewal application was true and accurate.

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.

Pursuant to Section 162R, the penalties the Commissioner may impose for the conduct described are probation, suspension, revocation, or refusal to renew a license. M.G.L. c.175, §162R(a). The DOI has alleged that Respondent’s actions are consistent with the conduct described, in clause (1), providing incorrect, misleading, incomplete or materially untrue information in the license application, and cause (2), violating any insurance laws, or violating any regulation, subpoena or order of the commissioner or of another state's insurance commissioner. I conclude that Respondent’s certified denial of any unreported administrative actions is consistent with the conduct described in §162R(a)(1). I further conclude that Respondent’s failure to report the NH Consent Order as required under M.G.L. c.175 §162V(a-b) is consistent with the conduct described under M.G.L. c.175 §162R(a)(2). As both instances of conduct arise after the entry of the Consent Order and wholly separate from the conduct described

therein, I need not reach a decision on the DOI's argument that the conduct described within the Consent Order, the violations of NH law, should be subject to discipline. There being no dispute as to the facts that show conduct that supports discipline under M.G.L. c.175, §162R(a)(1 and 2), I find that revocation is appropriate. Therefore, I grant the relief requested by the DOI in paragraphs 5 through 9 of the Relief section of the OTSC.

As well as license revocation, the DOI requests that the maximum fine be assessed under M.G.L. c. 176D, § 7 for the conduct described in the two sections of M.G.L. c.175, §162R(a) as well as the maximum fine under M.G.L. c. 175, § 194 for failure to report as required under M.G.L. c.175, §162V(a). OTSC, Relief ¶¶ 10-12. 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. Chapter 175 §194 also allows for an assessment of fines up to five hundred dollars (\$500.00). There is one instance of conduct supporting discipline under Section (a)(2), failure to report the administrative action in accordance with M.G.L. c. 175, §162V(b). See OTSC at page 4. There is a single instance of conduct supporting discipline under Section (a)(1), providing false information on an application. As assessing a fine under both M.G.L. c.175 §194 and M.G.L. c. 176D, § 7 would be duplicative, only the greater of the two fines should be assessed. I therefore assess a fine of two thousand dollars (\$2000.00).

Per the discussion above, I conclude that Respondent's conduct is consistent with M.G.L. c.175, §162R(a)(1 and 2) and supports revocation and penalty. I order the relief requested in paragraphs 5 through 9, inclusive, of the Relief section of the OTSC. Additionally, I order the respondent to pay a civil penalty of two thousand dollars (\$2000.00) 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 Two Thousand (\$2,000.00) 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, June 8, 2026. A copy shall be sent to Respondent by electronic mail at the address of record:

john@obreyinsurance.com. Pursuant to M.G.L. c. 26, §7, this decision may be appealed to the Commissioner of Insurance.

Matthew Taylor

Matthew A. Taylor, Esq.
Presiding Officer
June 8, 2026