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

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ERIC PALEY
SECRETARY

LAYLA R. D'EMILIA
UNDERSECRETARY

MICHAEL T. CALJOUW
COMMISSIONER

Division of Insurance, Petitioner

v.

Kenyata Kitaka, Respondent

Docket No. E2026-02

Order on Petitioner's Motion for Default and Summary Decision

On May 6, 2026, the Division of Insurance ("Division") filed an Order to Show Cause ("OTSC") against Kenyata Kitaka ("Kitaka"), who was licensed as a Massachusetts resident insurance producer on May 6, 2025. The OTSC seeks revocation of Kitaka's Massachusetts producer license on the grounds that she violated the provisions of M.G.L. c.175, §162R (a)(1) and (a)(3). In addition to license revocation the Division seeks orders that, among other things, require her to dispose of any insurance-related interests in Massachusetts and prohibit her from conducting business in the Commonwealth. Kitaka did not file an answer to the OTSC and on June 6, 2026 the Division moved for an entry of default and summary decision. Matthew Burke, Esq. represented the Division in this matter.

I. The Motion for Default

The Petitioner's motion for default is grounded on Kitaka's failure to answer or otherwise respond to the OTSC.¹ 801 CMR 1.01(6)(d)(2) requires the respondent to an administrative proceeding to serve an answer within 21 days after the date on which they receive the OTSC and Notice of Action ("NOA"). According to the certificate of service filed on May 6, 2026, the Division served the OTSC and NOA on Kitaka via electronic mail to her personal email address on file in the Division's producer licensing records and by certified postal mail to her mailing address that is also on file in those records. For administrative proceedings such as this, 801 CMR 101 addresses service by electronic means; subsection (4) (a) requires all documents to be

¹ Mr. Burke stated in the motion that he had not been contacted by Kitaka or any person purporting to represent her.

filed by electronic means unless a party does not have access to that mode of communication. The record in this matter indicates that documents relevant to the proceeding were successfully transmitted by electronic media. In addition, pursuant to G.L c. 175, §174A, notice of a hearing required under §162R is deemed sufficient if sent postpaid by registered mail to the last business or residence address appearing on the records of the Commissioner.² On this record, I conclude that service of the OTSC and NOA on Kitaka was sufficient under the requirements of both 801.CMR 101 and §174A.

I find that Kitaka's failure to answer the OTSC warrants a finding that she is in default. By her default, Kitaka has waived her right to an evidentiary hearing in this matter and I may consider the motion for summary decision based on the record. That record consists of the OTSC, the Motion, and the attached exhibits.³

Findings of Fact

Based on my review of the record, I make the following findings of fact.

1. On or about May 6, 2025 Kitaka electronically submitted to the Division a Universal Application for a Massachusetts resident insurance producer license.
2. The Division licensed Kitaka as a Massachusetts resident insurance producer on or about May 6, 2025.
3. The residence address Kitaka provided on her application is 9904 130th Street, Ct. E, Apt. H 212, Puyallup, Massachusetts 98373.
4. On or about May 15, 2025 Kitaka asked the Division to cancel her Massachusetts producer license temporarily, so she could apply for a similar producer license in the State of Washington. The numerical street address shown in her email is that on her license application but the city is identified as Puyallup, WA.
5. On or about July 1, 2025 the Division asked Kitaka to provide a copy of documents showing her residential address that were sent to Prometric, the company that conducts insurance producer licensing examinations.

² For purposes of this section, certified mail includes registered mail.

³ The Documentary Record. The following exhibits, lettered A through H, were attached to the OTSC. A. Kitaka's May 2025 application for a Massachusetts resident insurance producer license; B. Kitaka's license issued on May 6, 2025; C. Email from Kitaka requesting temporary suspension of her Massachusetts producer license. D. Correspondence from the Division's Special Investigation Unit ("SIU") to Kitaka requesting copies of documents showing her address that were sent to a testing organization. E. Prometric form. F. August 1, 2025 correspondence from the SIU to Kitaka. G. Map from the Secretary of the Commonwealth showing the names and boundaries of Massachusetts cities and towns. H. Document from the U. S. Postal Service stating that the zip code on Kitaka's Massachusetts license application is assigned to Puyallup in the state of Washington.

6. On or about July 14, 2025 the Division sent Kitaka a duplicate of its July 1 correspondence by certified mail to the address on her license application.
7. On or about August 19, 2025, the United States Postal Service returned to the Division the July 14 letter sent by certified mail to the mailing address on Kitaka's license application marked "not deliverable as addressed, unable to forward."
8. The map of Massachusetts cities and towns submitted as Exhibit G to the OTSC shows no municipality named Puyallup.
9. Correspondence from the United States Post Office confirmed that Zip Code 98373 is assigned to Puyallup, a municipality in the State of Washington.

Analysis and Discussion

801 CMR 1.01(7) (h) permits a party to move for summary decision when, in its opinion, there is no genuine issue of fact relating to a claim and it is entitled to prevail as a matter of law. Kitaka did not contest the factual allegations in the OTSC or offer any defense to the Division's claims for relief. M.G. L. 175, §§162G through 162X set out, among other things, the requirements for obtaining and maintaining a Massachusetts resident insurance producer license. Section 162R (a) specifies fourteen grounds on which the Commissioner may suspend or revoke a producer's license. The Division relies on §162R (a)(1) and (a)(3) as grounds for revoking of Kitaka's license; (a)(1) supports disciplinary action for providing incorrect, misleading incomplete or materially untrue information in the licensing application and (a)(3) supports such action for obtaining or attempting to obtain a license through misrepresentation or fraud. I find that the facts amply support those grounds.

The Massachusetts resident producer license that was issued to Kitaka on May 6, 2025, is hereby revoked. I also find that, in addition to revocation of her license, Kitaka should be prohibited from transacting any insurance business, directly or indirectly, in Massachusetts, and be required to dispose of any interests she may have in any insurance business in Massachusetts.

ORDERS

Accordingly, after due notice and consideration it is

ORDERED: That any and all insurance producer licenses issued by the Division to Kenyata Kitaka are revoked as of the date of this decision; and it is

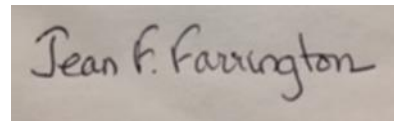
FURTHER ORDERED: that Kenyata Kitaka shall return to the Division any licenses in her possession, custody or control; and it is

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

FURTHER ORDERED: that Kenyata Kitaka 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 Kenyata Kitaka 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.

This decision has been filed in the office of the Commissioner of Insurance on this 17th day of July 2026. A copy shall be sent to Kenyata Kitaka by electronic mail to her email address as shown in the Division's records: kenyatakita@gmail.com.

A rectangular box containing a handwritten signature in dark ink. The signature is written in a cursive style and reads "Jean F. Farrington".

Jean F. Farrington
Presiding Officer

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