



MAURA HEALEY
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LIEUTENANT GOVERNOR

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

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MICHAEL T. CALJOUW
COMMISSIONER OF INSURANCE

via email

April 3, 2025

Rami Mustafa
c/o James Napoli, Esq.
8874 Hogan Road
Jacksonville, Florida 32216

Re: SIU Investigation No. 10122

Dear Mr. Mustafa:

I represent the Massachusetts Division of Insurance (“Division”) with regard to the above captioned investigation.

The Division has reviewed your Agreed Order for a Voluntary Surrender of License finalized by the Mississippi Insurance Department on or about April 2, 2024. This Order was not reported to the Division. Pursuant to M.G.L. c. 175, §162V (a): “A producer shall report to the commissioner any administrative action taken against the producer in another jurisdiction or by another governmental agency in the commonwealth within 30 days of the final disposition of the matter. This report shall include a copy of the order, consent order or other relevant legal documents.”

The Division alleges that the failure to report the above administrative action within 30 days constitutes a violation of M.G.L. c.175, §162V(a). Pursuant to this statute and M.G.L. c.175, §194, the Commissioner of Insurance may, after a hearing, levy a fine of up to \$500 for each violation.

In light of the facts and circumstances, the Division proposes to resolve this matter if you agree to waive your right to a hearing and agree to cease and desist from the above-alleged conduct. 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 scan it to my attention no later than April 17, 2025. Your Massachusetts insurance producer license is active and in good standing.

Although this correspondence does not constitute the required statutory notice of a public hearing, if this matter is not resolved by April 17, 2025, the Division intends to file an Order to Show Cause and will notify you of the hearing date.

Thank you for your attention to this matter. Should you have any questions please do not hesitate to contact me via email.

Sincerely,

Robert J. Kelly, Esq.
Counsel to the Commissioner

SIGNED: *Robert J. Kelly*

DATE: 23/04/25