



MAURA HEALEY
GOVERNOR

KIM DRISCOLL
LIEUTENANT GOVERNOR

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

1000 Washington Street • Suite 810 • Boston, MA 02118-6200
(617) 521-7794
<http://www.mass.gov/doi>

GARY ANDERSON
COMMISSIONER OF INSURANCE

via email

April 3, 2024

Susan Ferreira
Brown & Brown of Massachusetts, LLC
980 Washington St.
Dedham, MA 02026

Re: SIU Investigation No. 10144

Dear Ms. Ferreira:

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

The Division has reviewed a consumer complaint filed in June 2023 relative to an individual who previously worked as the sole employee of the Kingston, MA location of Brown and Brown of Massachusetts, LLC (“B&B”). The investigation revealed that this individual regularly discussed insurance coverage with clients and signed insurance documents. This individual was not licensed as an insurance producer. However, the individual in question did not receive any commissions and was immediately transferred to the Dedham office and placed under the supervision of a licensed insurance producer once these issues were brought to light.

Based on this investigation, B&B has violated M.G.L. c. 175, § 162R(a)(8)- using fraudulent or dishonest business practices in the conduct of business in Massachusetts or elsewhere. The penalty for each and every violation of M.G.L. c. 175, § 162R(a)(8) is a fine of not more than \$1,000 and license suspension or revocation.

In light of the facts and circumstances and the immediate corrective action undertaken by B&B, the Division proposes to resolve this matter if B&B agrees to waive its right to a hearing and agrees to cease and desist from the above-alleged conduct. This will be a reportable administrative action. If B&B chooses 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, 2024.

Although this correspondence does not constitute the required statutory notice of a public hearing, if this matter is not resolved by April 17, 2024, 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 or wish to discuss this matter further, please do not hesitate to contact me at (617) 521-7389 **-voicemail only.**

Sincerely,

Robert J. Kelly, Esq.
Counsel to the Commissioner

SIGNED: Susan Ferreira

Susan Ferreira
(printed name)

DATE: 4/5/24