

COMMONWEALTH OF MASSACHUSETTS
EXECUTIVE OFFICE OF CONSUMER AFFAIRS
AND BUSINESS REGULATION
DIVISION OF INSURANCE

)	
DIVISION OF INSURANCE)	
)	
Petitioner,)	
)	Docket No. E2022-03
v.)	
)	
VERONICA MINNIE)	
)	
Respondent,)	
)	

ORDER FOR ENTRY OF DEFAULT AND SUMMARY DECISION

On September 23, 2022, the Massachusetts Division of Insurance (hereinafter the “Petitioner” or “DOI”), by United States Postal Service registered and regular mail, served Veronica Minnie, License Number 18412053, (hereinafter the “Respondent”) with the Order to Show Cause and Notice of Action in this matter. Respondent was first licensed by the Division as a resident individual insurance producer on May 16, 2017, pursuant to MASS. GEN. LAWS c. 175, § 162H *et seq.* Respondent’s resident insurance producer license is active.

The Order to Show Cause alleged violations of M.G.L. c. 175, §§ 162R(a)(1, 4, and 8). The Division supported these allegations with the following: Respondent’s April 30, 2020, Uniform Renewal Application for Individual Producer License, court records stating that Respondent had pleaded guilty to misdemeanor larceny involving the theft of insurance premiums from customers on or about February 14, 2019 in Westfield District Court, court records stating that Respondent had pleaded guilty to misdemeanor larceny involving the theft of insurance premiums from customers on or about April 22, 2022 in Eastern Hampshire District Court, and a letter the Division from a former employer regarding Respondent’s termination for failing to apply customer cash payments to a home owner’s policy and an auto insurance policy.

The Petitioner provided a Certificate of Service certifying that the Order to Show Cause and Notice of Action were sent to the Respondent’s address on file with the DOI, 4 Marie St. #1,

Ludlow, Massachusetts 01506. On December 14, 2022, the Petitioner filed its Motion for Entry of Default and Summary Decision (the “Motion for Default”). The Petitioner attested that the Motion for Default had been served by first class mail on the date of filing. Communications from the adjudicating Agency are presumed to be received three days after deposit in the U.S. mail. 801 CODE MASS. REGS. 1.01(4)(c). As the Petitioner sent the Motion for Default via first class mail on the date of filing, the date of service would be December 17, 2022. On February 2, 2023, an Order to Respond was issued regarding the Motion for Default, stating that Default would issue if the Respondent failed to respond to the Motion by February 17, 2023. No response has been received. Therefore, we find the Respondent to be in default. The Petitioner’s Motion for Default and Summary Decision is **GRANTED**.

With respect to the Summary Decision, we find as fact that Respondent pleaded guilty to misdemeanor larceny involving the misappropriation of insurance premiums from customers on or about February 14, 2019 in Westfield District Court, pleaded guilty to misdemeanor larceny involving the misappropriation of insurance premiums from customers on or about April 22, 2022 in Eastern Hampshire District Court, failed to remit customer premiums with respect to the home owner’s policy, failed to remit customer premiums with respect to the auto insurance policy, and that Respondent failed to properly disclose the misdemeanors on Respondent’s April 30, 2020, Uniform Renewal Application for Individual Producer License.

We conclude as a matters of law that the two misdemeanors to which the Respondent pleaded guilty and the two failures to remit insurance premiums reported by her former employer constituted violations of M.G.L. c. 175 § 162R(a)(4 and 8). We further conclude that Respondent’s failure to disclose the misdemeanors on her license application was a violation of M.G.L. c. 175 § 162R(a)(1). Accordingly, we **ORDER** the following relief:

- 1) all insurance licenses granted by the DOI to Respondent are revoked, as provided under M.G.L. c. 175, § 162R(a);
- 2) Respondent shall comply with the provisions of M.G.L. c. 175, § 166B, and dispose of any and all interests as proprietor, partner, stockholder, officer or employee of any licensed insurance producer in Massachusetts;
- 3) Respondent shall submit any and all Massachusetts insurance licenses in her possession to the Division;

- 4) Respondent is prohibited from directly or indirectly transacting any insurance business or acquiring any insurance business in the Commonwealth of Massachusetts in any capacity whatsoever from the date of the Order;
- 5) pursuant to M.G.L. c. 176D § 7, we assess a fine of \$1000.00 against Respondent for the violation of M.G.L. c. 175 § 162R(a)(1);
- 6) pursuant to M.G.L. c. 176D § 7, assess a fine of \$1000.00 for each of the four (4) violations of M.G.L. c. 175 § 162R(a)(4), we decline to assess separate fines when the same behaviors permit disciplinary action under more than one section of M.G.L. c. 175 § 162R(a);
- 7) the total fine of \$5000.00 assessed against Respondent shall be paid within 30 days;
- 8) Respondent shall cease and desist from the conduct alleged in the Order to Show Cause from the date of this Order.

SO ORDERED

This decision has been filed in the office of the Commissioner of Insurance March 21, 2023. A copy shall be sent to Respondent by postal mail addressed to her at the address shown in the Division's licensing records.

Matthew Taylor

Matthew A. Taylor, Esq.
Presiding Officer

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