

**STATE OF VERMONT
DEPARTMENT OF FINANCIAL REGULATION**

IN RE: SERENA MORRIS)	DOCKET NO. 19-067-I
VT LICENSE # 3214740)	
NPN # 18207037)	
)	

DEFAULT JUDGMENT AND ORDER

I. FINDINGS OF FACT

1. Respondent Serena Morris (“Respondent”) holds Vermont non-resident property and casualty adjuster license # 3214740.

2. On September 17, 2018, the Commissioner of the Indiana Department of Insurance issued a Final Order to Respondent (“the Indiana Order”) revoking Respondent’s Indiana independent adjuster’s license if she did not successfully pass the licensure examination within 90 days of September 17, 2018.

3. The Indiana Order incorporates a stipulated agreement between the Indiana Department of Insurance and Respondent in which Respondent admits that she “used study aids and/or received assistance in passing her licensure exam on November 16, 2017.”

4. The stipulated agreement incorporated into the Indiana Order indicates that Indiana Code allows the Commissioner of the Indiana Department of Insurance to revoke an independent adjuster license “for cheating, including improperly using notes or any other reference material, to complete an examination for an insurance license.”

5. Respondent failed to pass the Indiana independent adjuster licensing exam within 90 days of the Indiana Order, and her Indiana independent adjuster’s license was revoked.

6. On December 27, 2019, the Insurance Division served upon Respondent the Petition for Revocation of License (“the Petition”) and Notice of Right to Request Hearing (“the Notice”) filed in the above-captioned matter.

7. As of the effective date of this Default Judgment and Order, more than 30 days after service of the Petition and Notice, no answer, request for a hearing, or other defense to the Petition has been received by the Insurance Division from Respondent.

8. More than 10 days have passed since the Insurance Division filed a motion for default judgment in the above-captioned matter and served the motion on Respondent.

II. CONCLUSIONS OF LAW

9. Because Respondent admitted to using study aids and/or receiving impermissible assistance during the Indiana independent adjuster licensing exam, conduct that constitutes fraudulent and dishonest practices and shows her to be untrustworthy as an adjuster, revocation of her Vermont adjuster license is authorized pursuant to 8 V.S.A. § 4804(a)(9).

10. Because Respondent’s conduct identified in Paragraph 9, above, had it existed and been known at the time of her license issuance, would have been cause for refusal of the license, revocation of her Vermont adjuster license is authorized pursuant to 8 V.S.A. § 4804(a)(2).

11. Because Respondent’s conduct identified in Paragraph 9, above, constitutes cheating on an examination for an insurance license, revocation of her Vermont adjuster license is authorized pursuant to 8 V.S.A. § 4804(a)(12).


12. Because Respondent violated Indiana’s insurance laws, resulting in revocation of her

Indiana adjuster's license, revocation of her Vermont adjuster license is authorized pursuant to 8 V.S.A. § 804(a)(3) and (10).

13. Because no answer, request for a hearing, or other defense to the Petition has been received by the Insurance Division from Respondent, and because more than 10 days have passed since the Insurance Division filed a motion for default judgment, the allegations contained in the Petition are treated as proven and a default judgment may be entered in the above-captioned matter, pursuant to Sections 5 and 12 of the Vermont Department of Financial Regulation (formerly known as the Vermont Department of Banking, Insurance, Securities and Health Care Administration) Hearing Procedures, identified as Regulation 82-1.

Based on the findings of fact and conclusions of law set forth above, a default judgment is entered against Respondent, and it is hereby ordered that the Vermont non-resident property and casualty adjuster license # 3214740 of Respondent Serena Morris is revoked, effective immediately.

Dated at Montpelier, Vermont this 4th day of MARCH 2020.

By: 
Michael S. Pieciak
Commissioner of Financial Regulation
Vermont Department of Financial Regulation