# STATE OF VERMONT DEPARTMENT OF FINANCIAL REGULATION

IN RE: AMARRI JONES	( )	<b>DOCKET NO. 20-031-J</b>
NPN # 17604133	)	

## **ORDER FOR REVOCATION OF LICENSE**

Based on the Petition of the Insurance Division of the Department of Financial Regulation pursuant to 8 V.S.A. §§ 15 and 814(c)and 8 V.S.A. § 4804(a), to revoke non-resident producer license # 3090967, issued to Respondent on February 18, 2019, the Commissioner hereby makes the following findings of fact and conclusions of law and enters the following order:

### **INTRODUCTION AND PARTIES**

- 1. The Department, through its Insurance Division, is charged with administering and enforcing the insurance laws of the State of Vermont.
- 2. Amarri Jones is an insurance producer based in San Antonio, Texas who holds Vermont non-resident producer license # 3090967. She also holds a resident producer license in Texas.

## **FINDINGS OF FACT**

- 3. Amarri Jones ("Respondent") is an insurance producer with a business address of 9800 Fredericksburg Road, San Antonio, Texas 78288-0001, and a residence address at 11700 Wall Street, Apt 9304, San Antonio, Texas 78230-2097.
- 4. Respondent was issued Vermont non-resident producer license #3090967 on February 18, 2019.
- 5. Jones was formerly employed by USAA as an inbound call center representative in the San Antonio, Texas office.
- 6. On June 2, 2020, the Department received from USAA a Termination for Cause letter relative to Ms. Jones. USAA had terminated her because she had been falsifying prior insurance rating and related information on insurance applications in order to obtain lower premiums for customers. USAA's investigation showed that Jones had changed prior insurance rating information and willfully misrepresented that information to USAA without discussion with or documentation by customers.
- 7. On October 30, 2020, the Insurance Division filed a Petition to Revoke Respondent's onoresident insurance producer license. On October 30, 2020, the Petition, along with a Notice of Right to Request Hearing, was sent to Respondent by first class mail and by certified mail, return receipt requested.
- 8. Respondent did not request a hearing nor otherwise respond to the Petition. She has not communicated with the Department.

#### **CONCLUSIONS OF LAW**

- 9. It is a violation of 8 V.S.A. § 4804(a)(9) for a licensee to, in the course of his or her affairs, use fraudulent, coercive, or dishonest practices or to show himself or herself to be incompetent, untrustworthy or financially irresponsible.
- 10. By willfully misrepresenting and falsifying prior insurance rating and related information on insurance applications, Respondent engaged in financially irresponsible and untrustworthy behavior in violation of Section 4804(a)(9). As a result, the Commissioner may revoke her license.

## **COMMISSIONER'S AUTHORITY**

- 11. Pursuant to 8 V.S.A. § 15, the Commissioner may enter any order necessary to the administration of Title 8.
- 12. Pursuant to 8 V.S.A. § 4804(a)(9), the Commissioner may revoke a non-resident producer license if he finds the licensee has engaged in fraudulent, coercive, or dishonest practices or has shown himself or herself to be incompetent, untrustworthy or financially irresponsible.
- 13. By willfully misrepresenting and falsifying prior insurance rating information on insurance applications, Respondent showed herself to be incompetent, untrustworthy, and financially irresponsible.

## **ORDER**

Based on the foregoing Findings of Fact and Conclusions of law,

#### IT IS HEREBY ORDERED:

Respondent's non-resident insurance producer license # 3090967 is revoked, effective immediately.

Dated at Montpelier, Vermont this day of February 2021

Michael S. Pieciak, Commissioner

Vermont Department of Financial Regulation