

**STATE OF VERMONT
DEPARTMENT OF FINANCIAL REGULATION**

IN RE: SOPHIA GLEMAUD)	
VT LICENSE # 3002371211)	DOCKET NO. 24-023-I
NPN # 18414916)	

DEFAULT JUDGMENT AND ORDER

I. FINDINGS OF FACT

1. Respondent Sophia Glemaud (“Respondent”) holds Vermont non-resident insurance adjuster license # 3002371211.

2. License # 3002371211 was initially issued on February 9, 2023 and expires on March 31, 2026.

3. Respondent’s resident state is Florida.

4. On August 27, 2024 the Florida Department of Financial Services issued an order revoking Respondent’s Florida resident insurance adjuster and agent licenses, and any other licenses within the purview of the Department, and preventing Respondent from re-applying for a Florida insurance license for a two-year period (“Florida Order”).

5. In the Florida Order, the Florida Department of Financial Services found that on or around December 6, 2023 the Centers for Medicare and Medicaid Services within the U.S. Department of Health and Human Services had terminated Respondent’s ability to enroll individuals in federally-facilitated health insurance exchanges for plan year 2023 and had prohibited Respondent from obtaining authority to do so for three years after the agency concluded that Respondent had enrolled multiple consumers in coverage without their knowledge or authorization.

6. On October 4, 2024, the Insurance Division served upon Respondent the Petition for Revocation of License (“Petition”) and Notice of Right to Request Hearing (“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 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 Florida revoked Respondent’s resident insurance licenses, including Respondent’s resident insurance adjuster license, revocation of Respondent’s Vermont non-resident insurance adjuster license is authorized pursuant to 8 V.S.A. § 4804(a)(2) and (10).

10. Because no answer, request for a hearing, or other defense to the Petition has been received from Respondent, and as 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 1.04(H) and (V) of the Vermont Department of Financial Regulation Administrative Procedures.

III. ORDER

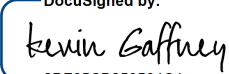
11. Based on the findings of fact and conclusions of law set forth above, a default judgment is entered against Respondent, and it is hereby ordered that the non-

resident insurance adjuster license # 3002371211 of Respondent Sophia Glemaud is revoked, effective immediately.

IV. RIGHT TO APPEAL

12. This Default Judgment and Order exhausts all administrative remedies available within the Vermont Department of Financial Regulation. Respondent may appeal this Default Judgment and Order to the Vermont Supreme Court by filing a notice of appeal with the Vermont Department of Financial Regulation Docket Clerk and the Vermont Supreme Court within 30 days after the date of this Default Judgment and Order, in accordance with 8 V.S.A. § 16, 3 V.S.A. § 815, and the Vermont Rules of Appellate Procedure.

Dated at Montpelier, Vermont this 3rd day of December 2024

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By: 
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Kevin J. Gaffney
Commissioner of Financial Regulation
Vermont Department of Financial Regulation