

**STATE OF VERMONT  
DEPARTMENT OF FINANCIAL REGULATION**

IN RE: ALEXIS OSBORNE	)	
VT LICENSE # 3002177604	)	DOCKET NO. 24-018-I
NPN # 20446381	)	

**DEFAULT JUDGMENT AND ORDER**

**I. FINDINGS OF FACT**

1. Respondent Alexis Osborne (“Respondent”) holds Vermont non-resident insurance producer license # 3002177604.

2. License # 3002177604 was initially issued on September 29, 2022 and expires on March 31, 2025.

3. Respondent’s resident state is Louisiana.

4. On February 29, 2024, Respondent’s Louisiana resident insurance producer license expired following Respondent’s failure to renew the license.

5. On March 13, 2024, the New York Department of Financial Services denied Respondent’s application for an insurance agent license on the grounds that Respondent demonstrated untrustworthiness and/or incompetence within the meaning and intent of New York insurance law.

6. As of September 30, 2024, Respondent had not reported the denial of Respondent’s New York insurance agent license application to the Commissioner.

7. On October 1, 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.

8. 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.

9. 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**

10. Because Respondent's Louisiana resident insurance producer license expired, causing Respondent to lose good standing in Respondent's resident state, revocation of Respondent's Vermont non-resident insurance producer license is authorized pursuant to 8 V.S.A. § 4804(a)(2).

11. Because Respondent failed to timely report to the Commissioner New York's denial of Respondent's insurance agent license application, Respondent violated 8 V.S.A. § 4813o and the Commissioner is authorized to revoke Respondent's Vermont non-resident insurance producer license pursuant to 8 V.S.A. § 4804(a)(3).

12. 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**


13. 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 producer license # 3002177604 of Respondent Alexis Osborne is revoked, effective immediately.

**IV. RIGHT TO APPEAL**

14. 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, 2<sup>nd</sup> 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