

**STATE OF VERMONT
DEPARTMENT OF FINANCIAL REGULATION**

IN RE: TAKEIAH MCKAY VT LICENSE # 3001849557 NPN # 20082412))))	DOCKET NO. 24-022-I
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DEFAULT JUDGMENT AND ORDER

I. FINDINGS OF FACT

1. Respondent Takeiah McKay (“Respondent”) holds Vermont non-resident insurance adjuster license # 3001849557.

2. License # 3001849557 was initially issued on March 23, 2022 and expires on March 31, 2026.

3. Respondent’s resident state is Florida.

4. On or around November 8, 2023, via a criminal information, Respondent was charged in the Thirteenth Judicial Circuit of Florida, Hillsborough County, with three felonies: the fraudulent use of personal information resulting in losses over \$5000 but with less than 20 victims, the fraudulent use a credit card to obtain more than \$100 in value, and grand theft of the third degree (“Criminal Information”).

5. On January 29, 2024, Respondent answered “no” to the following question on the renewal application for a Vermont non-resident insurance adjuster license. “Have you been convicted of a felony . . . or are you currently charged with committing a felony, which has not been previously reported to this insurance department?”

6. At no time prior to the application had Respondent reported to the Commissioner the Florida felony charges identified in the Criminal Information.

7. On February 14, 2024, Respondent entered into a plea agreement, pleading nolo contendere to the three felonies.

8. On February 20, 2024, the court issued a probation order withholding adjudication of guilt but sentencing Respondent to probation as well as ordering that Respondent pay restitution.

9. On July 19, 2024 the Florida Department of Financial Services, as a result of Respondent's plea of nolo contendere to multiple felonies, issued an order revoking Respondent's Florida resident insurance bond agent and adjuster 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.

10. 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.

11. 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.

12. 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

13. Because Respondent failed to disclose, on Respondent's license renewal application, the felony charges pending against Respondent in Florida at this time of Respondent's application, revocation of Respondent's Vermont non-resident insurance adjuster license is authorized pursuant to 8 V.S.A. § 4804(a)(1).

14. 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).

15. 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

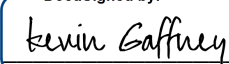
16. Based on the findings of fact and conclusions of law set forth above, a default judgment is entered against Respondent, and it is hereby ordered that the non-resident insurance adjuster license # 3001849557 of Respondent Takeiah McKay is revoked, effective immediately.

IV. RIGHT TO APPEAL

15. 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.

[Signature page follows]

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

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