

**STATE OF VERMONT  
DEPARTMENT OF FINANCIAL REGULATION**

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IN RE: Dorothy Torro-Claflin                    ) Docket No. 13-053-I  
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**STIPULATION AND CONSENT ORDER**

**NOW COME** the Department of Financial Regulation, of the State of Vermont (“Department”) and Dorothy Torro-Claflin (“Respondent”) and hereby stipulate and agree as follows:

**WHEREAS**, pursuant to the authority contained in 8 V.S.A. §§ 11, 12, 13, 4800a and 4804, the Department and the Commissioner of the Department are charged with administering and enforcing the insurance laws of the State of Vermont; and

**WHEREAS**, Dorothy Torro-Claflin, whose address of record is 559 West Shore Road, South Hero, VT 05486 has held a Vermont resident producer license, license no. 661551; and,

**WHEREAS**, on March 29, 2013 Respondent requested a six-month extension of time within which to complete the continuing education requirement for the two (2) year period ending March 31, 2013; and,

**WHEREAS**, the Department granted the Respondent’s request for a six-month extension of time within which to complete the continuing education requirement as provided in 8 V.S.A. § 4800a(c); and,

**WHEREAS**, Respondent failed to satisfy the continuing education requirement pursuant to 8 V.S.A. § 4800a and Insurance Regulation I-2000-02, titled *Continuing*

*Education Requirements for Insurance Producers Amended 11/22/07* for the two (2) year period ending March 31, 2013 within said six-month extension of time; and,

**WHEREAS**, pursuant to the authority contained in 8 V.S.A. § 4800a(f) the Commissioner has the authority to suspend the license of an applicant who, after receiving an extension of time as set forth in 8 V.S.A. § 4800a(c), has not satisfactorily completed the continuing education requirement; and,

**WHEREAS**, a Notice of Suspension of Respondent's License was mailed to Respondent on October 28, 2013; and,

**WHEREAS**, Respondent has now satisfied the continuing education requirement for the period ending March 31, 2013.

**NOW THEREFORE**, in consideration of the mutual covenants contained herein, the Department and Respondent stipulate and agree as follows:

1. Respondent shall pay an administrative penalty of Seventy Five Dollars (\$75.00). The administrative penalty shall be payable within ten (10) days of the date of the execution of this Consent Order.
2. Respondent acknowledges and agrees that this stipulation is entered into freely and voluntarily and that except as set forth herein, no promise was made to induce the Respondent to enter into it. Respondent acknowledges that he understands all terms and obligations contained herein.
3. Respondent consents to the entry of this Order and agrees to be fully bound by its terms and conditions. Respondent acknowledges that noncompliance with any of the terms of this Order may constitute a separate violation of the insurance laws of the State of Vermont and may

subject him to sanctions under the provisions of 8 V.S.A. § 4804.

Respondent further acknowledges that the Commissioner retains

jurisdiction over this matter for the purpose of enforcing this order.

STATE OF Vermont  
COUNTY OF Grand Isle

Dorothy Torro-Claflin  
Dorothy Torro-Claflin

Accepted by: C. L. Sherman Date: 4 Dec, 2013  
Crosby L. Sherman  
Deputy Commissioner of Insurance,  
Vermont Department of Financial Regulation

**IT IS HEREBY ORDERED:**

- A. Respondent, Dorothy Torro-Claflin, shall comply with all agreements, stipulations and undertakings as recited above.
- B. Nothing contained in this Order shall preclude the Department from pursuing any other violation of Vermont laws.

Dated at Montpelier, Vermont this 16<sup>th</sup> day of December, 2013.

Susan L. Donegan  
for SUSAN L. DONEGAN, Commissioner  
Vermont Department of Financial Regulation