

Conclusions of Law

8. Section 5(a) of Regulation No. 82-1 (Revised) (“Regulation 82-1”) requires a Respondent to file an answer to a petition in a contested case no later than 30 days after the date of service of the petition.

9. Section 12 of Regulation 82-1 provides that where a Respondent, against whom a pleading initiating a contested case has been properly served, fails to answer within the time period specified in Section 5(a), the Petitioner may move for a decision by default. The Commissioner may render a decision by default at any time after the passage of ten days from the date of filing and service of the motion for default, whereupon the Commissioner may issue any applicable order.

10. Section 5(b) of Regulation 82-1 states that if a Respondent fails to serve an answer timely, the allegations contained in the pleading that initiated the contested case will be treated as proven and a default judgment may be entered as provided in Section 12 of this regulation.

11. Pursuant to 8 V.S.A. § 15 the Commissioner may issue orders necessary to the administration of and to carry out the purposes of Title 8 of the Vermont Statutes.

Order

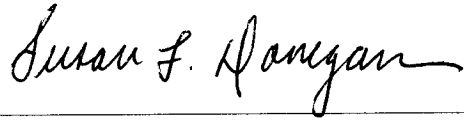
IT IS ORDERED THAT:

12. A Default Judgment is entered against Respondent pursuant to Section 12 of Regulation No. 82-1.

13. Respondent’s non-resident insurance producer license # 827912 is revoked, effective immediately.

14. Respondent is required to deliver his license to the Division by personal delivery or by mail, pursuant to 8 V.S.A. § 4806.

Dated at Montpelier, Vermont this 23rd day of December, 2014.



Susan L. Donegan, Commissioner
Vermont Department of Financial Regulation

EXHIBIT 1

7. On April 18, 2014, the Kentucky Department of Insurance revoked Respondent's non-resident insurance agent license. (See attached Exhibit 3.)

8. As of the date of this petition, Respondent has not reported to the Commissioner the revocation of his non-resident insurance agent license by the Kentucky Department of Insurance.

II. CONDITIONS SUPPORTING REVOCATION OF LICENSE

9. Respondent voluntarily surrendered his license in Georgia, his home state, leaving Respondent out of compliance with 8 V.S.A. § 4813h(a)(1) and meeting the conditions for revocation under 8 V.S.A. § 4804(a)(3).

10. Respondent's license has been suspended in Colorado, meeting the conditions for revocation under 8 V.S.A. § 4804(a)(10).

11. Respondent's license has been revoked in Kentucky, meeting the conditions for revocation under 8 V.S.A. § 4804(a)(10).

12. Respondent failed to report to the Commissioner the revocation of his license by the Kentucky Department of Insurance within 30 days of the final disposition of the matter in violation of 8 V.S.A. § 4813o(a) and meeting the conditions for revocation under 8 V.S.A. § 4804(a)(3).

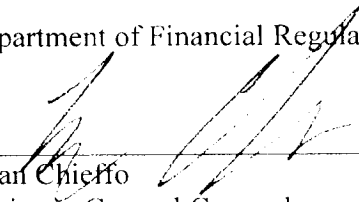
III. RELIEF REQUESTED

The Insurance Division requests the Commissioner issue an order revoking the Vermont non-resident producer license # 827912 of Respondent.

Dated at Montpelier, Vermont this August 6, 2014.

Department of Financial Regulation

By: _____


Ryan Chieffo
Assistant General Counsel
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NOTICE OF RIGHT TO REQUEST HEARING
DOCKET NO. 14-040-I

STEVE STOKELING (“Respondent”) is given **NOTICE** that he must file an answer to the Petition for Revocation of License dated August 6, 2014 in accordance with the Vermont Department of Financial Regulation No. 82-1 (Revised) (“Regulation 82-1”) within thirty (30) days from the date of mailing of this Notice. The answer must be delivered to the attention of the Docket Clerk, Diane Lewis, Vermont Department of Financial Regulation, 89 Main Street, Montpelier, Vermont 05620-3101. The Department is located at 89 Main Street, City Center, 3rd Floor, Montpelier, Vermont.

Respondent’s answer must include a response to the substance of each allegation, a brief statement of any legal or factual defense, and a statement as to whether the Respondent waives an oral hearing, as set out more fully in Regulation No. 82-1, Section 5. Any hearing in this matter will be conducted in accordance with the contested case procedures described in 3 V.S.A. § 809 *et seq.* and Regulation No. 82-1. All parties have the right to represent themselves or be represented throughout the proceedings herein by legal counsel.

**FAILURE TO RESPOND IN A TIMELY MANNER OR TO ATTEND A
HEARING THAT HAS BEEN SCHEDULED MAY RESULT IN THE ENTRY OF
DEFAULT JUDGMENT AGAINST YOU FOR THE RELIEF REQUESTED BY THE
DEPARTMENT.**

EXHIBIT 2

case will be treated as proven and a default judgment may be entered as provided in Section 12.”

5. Section 12 of Regulation 82-1 states, “where a Respondent, against whom a pleading initiating a contested case has been properly filed and served, fails to answer within the time period specified in Section 5(a)...or otherwise fails to defend the charge, the Petitioner may move for a decision by default.”

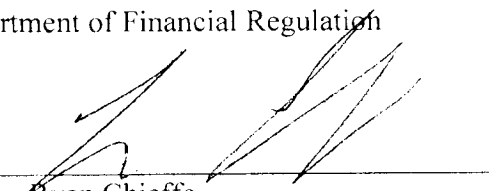
6. Respondent failed to respond to the properly served Petition and Notice. The allegations contained in the Petition, thus, must be treated as proven and a default judgment may be entered.

7. The Department, based upon the Respondent’s failure to respond to the Petition in this action, moves for the issuance of a default judgment and for an Order suspending the Vermont nonresident insurance producer license no. 827912 of Respondent.

Dated at Montpelier, Vermont this 22nd day of September 2014.

Department of Financial Regulation

By: _____


Ryan Chieffo

Assistant General Counsel

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**STATE OF VERMONT
DEPARTMENT OF FINANCIAL REGULATION**

In Re: Steve Stokeling, VT License No. 827912

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Docket No. 14-040-I

CERTIFICATE OF SERVICE

I hereby certify that on the 22nd day of September, 2014, I served the Motion for Default Judgment in the above-captioned matter by causing the same to be mailed to Respondent, Steve Stokeling, by U.S. mail, postage pre-paid, at his address of record, 1401 Peachtree Street NE, Suite 500, Atlanta, Georgia 30363.

Dated at Montpelier, Vermont this 22nd day of September, 2014.

Department of Financial Regulation

By: _____

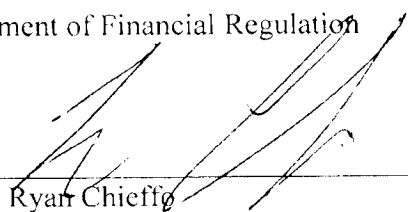

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EXHIBIT 3

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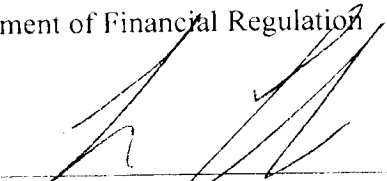
6. Respondent failed to respond to the properly served Petition and Notice. The allegations contained in the Petition, thus, must be treated as proven and a default judgment may be entered.

7. The Department, based upon the Respondent’s failure to respond to the Petition in this action, moves for the issuance of a default judgment and for an Order revoking the Vermont nonresident insurance producer license no. 827912 of Respondent.

Dated at Montpelier, Vermont this 18th day of November, 2014.

Department of Financial Regulation

By: _____


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