

**STATE OF VERMONT
DEPARTMENT OF FINANCIAL REGULATION**

IN RE: TORI LIPORACE)	
VT LICENSE # 3257173)	DOCKET NO. 19-063-I
NPN # 18417837)	
)	

DEFAULT JUDGMENT AND ORDER

I. FINDINGS OF FACT

1. Respondent Tori Liporace (“Respondent”) holds Vermont non-resident property and casualty adjuster license # 3257173.

2. On July 19, 2019, the Commissioner of the Indiana Department of Insurance issued an Administrative Order Notice of Nonrenewal of License to Respondent (“the Indiana Order”).

3. The Indiana Order states that “Respondent used study aids and/or received impermissible assistance in passing the independent adjuster licensure exam on May 17, 2017, at the Hoffman Estates, IL office of her employer, Sedgwick Claims Management Services.”

4. The Indiana Order states that Indiana Code “prohibits cheating, including improperly using notes or any other reference material, to complete an examination for an insurance license” and that “Respondent’s conduct is a violation of Indiana Code.”

5. The Indiana Order states that Respondent’s Indiana adjuster’s license expired on June 30, 2019 and puts Respondent on notice that her license would not be renewed because she received impermissible assistance on the independent adjuster licensing exam.

6. On December 27, 2019, the Insurance Division served upon Respondent the Petition for Revocation of License (“the Petition”) and Notice of Right to Request Hearing (“the 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 by the Insurance Division 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 Respondent used study aids and/or received impermissible assistance during the Indiana independent adjuster licensing exam, conduct that constitutes fraudulent and dishonest practices and shows her to be untrustworthy as an adjuster, revocation of her Vermont adjuster license is authorized pursuant to 8 V.S.A. § 4804(a)(9).

10. Because Respondent’s conduct identified in Paragraph 9, above, had it existed and been known at the time of her license issuance, would have been cause for refusal of the license, revocation of her Vermont adjuster license is authorized pursuant to 8 V.S.A. § 4804(a)(2).

11. Because Respondent’s conduct identified in Paragraph 9, above, constitutes cheating on an examination for an insurance license, revocation of her Vermont adjuster license is authorized pursuant to 8 V.S.A. § 4804(a)(12).

12. Because Respondent violated Indiana's insurance laws, resulting in non-renewal of her Indiana adjuster's license, revocation of her Vermont adjuster license is authorized pursuant to 8 V.S.A. § 4804(a)(3).

13. Because no answer, request for a hearing, or other defense to the Petition has been received by the Insurance Division from Respondent, and because 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 5 and 12 of the Vermont Department of Financial Regulation (formerly known as the Vermont Department of Banking, Insurance, Securities and Health Care Administration) Hearing Procedures, identified as Regulation 82-1.

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 Vermont non-resident property and casualty adjuster license # 3257173 of Respondent Tori Liporace is revoked, effective immediately.

Dated at Montpelier, Vermont this 4th day of MARCH 2020.

By: 
Michael S. Pieciak
Commissioner of Financial Regulation
Vermont Department of Financial Regulation