

**STATE OF VERMONT  
DEPARTMENT OF FINANCIAL REGULATION**

IN RE: DEBORAH MINER	)	
VT LICENSE # 3284654	)	DOCKET NO. 19-064-I
NPN # 18502098	)	
	)	

**DEFAULT JUDGMENT AND ORDER**

**I. FINDINGS OF FACT**

1. Respondent Deborah Miner (“Respondent”) holds Vermont non-resident property and casualty adjuster license # 3284654.

2. On October 19, 2019, the Commissioner of the Indiana Department of Insurance issued a Final Order to Respondent (“the Indiana Order”) requiring surrender of Respondent’s Indiana independent adjuster’s license and prohibiting her from reapplying for an Indiana independent adjuster’s license.

3. The Indiana Order incorporates a stipulated agreement between the Indiana Department of Insurance and Respondent in which Respondent admits that she “used study aids and/or received impermissible assistance in passing the independent adjuster licensure exam on August 8, 2017.”

4. The stipulated agreement incorporated into the Indiana Order indicates that Indiana Code allows the Commissioner of the Indiana Department of Insurance to revoke an independent adjuster license “for cheating, including improperly using notes or any other reference material, to complete an examination for an insurance license.”

5. On January 14, 2019, the Insurance Commissioner of the Washington Office of Insurance Commissioner (“Washington Insurance Commissioner”) issued an

Order Revoking License to Respondent (“the Washington Order”), revoking Respondent’s Washington producer’s license.

6. The Washington Order states that Washington Code requires reporting administrative actions taken against licensees to the Washington Insurance Commissioner and requires licensees to respond to inquiries from the Washington Insurance Commissioner.

7. The Washington Order states that Respondent violated Washington law by failing to report an administrative action and failing to respond to inquiries from the Washington Insurance Commissioner.

8. 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.

9. 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.

10. 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**

11. Because Respondent admitted to using study aids and/or receiving 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).

12. Because Respondent's conduct identified in Paragraph 11, 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).

13. Because Respondent's conduct identified in Paragraph 11, 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).

14. Because Respondent violated Indiana's insurance laws and because Respondent violated Washington's insurance laws, resulting in revocation of her Washington producer's license, revocation of her Vermont adjuster license is authorized pursuant to 8 V.S.A. § 804(a)(3) and (10).

15. 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 # 3284654 of Respondent Deborah Miner is  
revoked, effective immediately.

Dated at Montpelier, Vermont this 4<sup>th</sup> day of March 2020.

By: 

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