

**STATE OF VERMONT  
DEPARTMENT OF FINANCIAL REGULATION**

IN RE: ROBERT LEWIS STEWART	)	DOCKET NO. 22-008-I
VT LICENSE # 3359465	)	
NPN # 18193265	)	
	)	

**DEFAULT JUDGMENT AND ORDER**

**I. FINDINGS OF FACT**

1. Respondent Robert Lewis Stewart (“Respondent”) holds Vermont non-resident insurance producer license # 3359465.
2. License # 3359465 was last renewed in 2021 and is effective until March 31, 2023.
3. Respondent’s resident state is Pennsylvania.
4. Respondent failed to renew his Pennsylvania resident insurance producer license in October 2021 causing it to remain in an inactive status.
5. On December 8, 2020, the California Insurance Commissioner issued an order revoking Respondent’s California non-resident insurance agent license following Respondent’s failure to respond truthfully about his past criminal convictions on his license application and for his failure to report administrative actions taken against Respondent by other states in the time period required by California law.
6. On April 1, 2021, the Commissioner of the Indiana Department of Insurance issued an order refusing to renew Respondent’s Indiana non-resident insurance producer license due to Respondent’s criminal record, failure to disclose the record on his license application, failure to report administrative actions taken against him by other

states in the time period required by Indiana law, and suspension of his insurance licenses in two other states.

7. On July 8, 2021, the North Carolina Department of Insurance issued an order revoking Respondent's North Carolina non-resident insurance producer license for the failure to respond truthfully about his past criminal convictions on his license application and to report administrative actions taken against Respondent by other states in the time period required by North Carolina law ("North Carolina Order").

8. The North Carolina Order also concluded that Respondent had not shown an interest in retaining his license as he repeatedly failed to respond to requests from the North Carolina Department of Insurance or attend conferences concerning the subject matter covered by the order.

9. On August 20, 2021, the Washington Office of the Insurance Commissioner issued an order revoking Respondent's Washington non-resident insurance producer license due to the revocation of Respondent's California insurance license and the failure to both report this administrative action to the Washington Insurance Commissioner and to respond to an inquiry by the Washington Insurance Commissioner concerning the administrative action.

10. On January 21, 2022, the Virginia State Corporation Commission issued an order revoking Respondent's Virginia non-resident insurance agent license based on his failure to report administrative actions taken against him in another jurisdiction in the time period required by Virginia law.

11. On January 24, 2022, the Wisconsin Office of the Commissioner of Insurance issued an order revoking Respondent's Wisconsin non-resident insurance

intermedial license due to his failure to pay a fine the Wisconsin Commissioner of Insurance had assessed against him for not reporting five administrative actions taken against him by other states.

12. As of May 31, 2022 Respondent has not reported to the Commissioner the administrative actions taken against him by California, Indiana, North Carolina, Washington, Virginia, or Wisconsin.

13. 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.

14. 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**

15. Because Respondent failed to renew his resident producer insurance license, causing Respondent to not currently hold a resident license, revocation of Respondent's Vermont non-resident insurance producer license is authorized pursuant to 8 V.S.A. § 4804(a)(2).

16. Because California, Indiana, North Carolina, Washington, Virginia, and Wisconsin have revoked Respondent's insurance licenses, revocation of Respondent's Vermont non-resident insurance producer license is authorized pursuant to 8 V.S.A. § 4804(a)(10).

17. Because Respondent failed to timely report to the Commissioner the administrative actions taken against Respondent by California, Indiana, North Carolina, Washington, Virginia, and Wisconsin, Respondent violated 8 V.S.A. § 4813o and

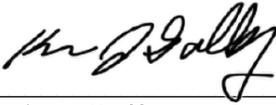
revocation of Respondent's Vermont non-resident insurance producer license is authorized pursuant to 8 V.S.A. § 4804(a)(3).

18. Because no answer, request for a hearing, or other defense to the Petition has been received by the Insurance Division 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**

19. 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 producer license # 3359465 of Respondent Robert Lewis Stewart is revoked, effective immediately.

Dated at Montpelier, Vermont this 20th day of June 2022.

By:   
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Kevin J. Gaffney  
Interim Commissioner of Financial Regulation  
Vermont Department of Financial Regulation