

**STATE OF VERMONT
DEPARTMENT OF FINANCIAL REGULATION**

IN RE: GINA MORROW)	
VT LICENSE # 3653405)	DOCKET NO. 23-024-I
NPN # 19845194)	

DEFAULT JUDGMENT AND ORDER

I. FINDINGS OF FACT

1. Respondent Gina Morrow (“Respondent”) holds Vermont non-resident insurance producer license # 3653405.
2. License # 3653405 was issued on April 1, 2021 and expires on March 31, 2025.
3. Respondent’s resident state is Wisconsin.
4. On March 7, 2023, the Wisconsin Office of the Commissioner of Insurance issued an order revoking Respondent’s Wisconsin resident insurance licenses effective August 7, 2023 because Respondent owed delinquent taxes to the state of Wisconsin.
5. On May 7, 2023, the Idaho Department of Insurance revoked Respondent’s Idaho non-resident insurance producer license as a result of Respondent’s loss of her resident insurance license.
6. On June 9, 2023, the Mississippi Department of Insurance ordered Respondent’s Idaho non-resident insurance producer license revoked as a result of Respondent’s loss of her resident insurance license.
7. As of January 11, 2024, Respondent had not reported to the Commissioner the administrative actions taken against Respondent by Wisconsin, Idaho, or Mississippi.

8. On January 12, 2024, the Insurance Division served upon Respondent the Petition for Revocation of License (“Petition”) and Notice of Right to Request Hearing (“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 Wisconsin revoked Respondent’s resident insurance licenses, causing Respondent to lose good standing in Respondent’s resident state, revocation of Respondent’s Vermont non-resident insurance producer license is authorized pursuant to 8 V.S.A. § 4804(a)(2) and (10).

12. Because Idaho and Mississippi have revoked Respondent’s non-resident insurance producer licenses, revocation of Respondent’s Vermont non-resident insurance producer license is authorized pursuant to 8 V.S.A. § 4804(a)(10).

13. Because Respondent failed to timely report to the Commissioner the administrative actions taken against Respondent by Wisconsin, Idaho, and Mississippi, 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).

14. 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

15. 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 # 3653405 of Respondent Gina Morrow is revoked, effective immediately.

Dated at Montpelier, Vermont this 13 day of March 2024

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