

**STATE OF VERMONT
DEPARTMENT OF FINANCIAL REGULATION**

IN RE: SHARI MILLER)	
VT LICENSE # 3299472)	DOCKET NO. 24-008-I
NPN # 18502732)	

DEFAULT JUDGMENT AND ORDER

I. FINDINGS OF FACT

1. Respondent Shari Miller (“Respondent”) holds Vermont non-resident insurance producer license # 3299472.
2. License # 3299472 was issued December 15, 2017 and expires on March 31, 2025.
3. Respondent’s resident state is South Carolina.
4. On January 16, 2024, Respondent’s South Carolina resident insurance producer license was revoked by the South Carolina Director of Insurance in a Default Order Revoking all Licensing Privileges (File No. 23-8937) (“South Carolina Order”).
5. In the South Carolina Order, the South Carolina Director of Insurance found Respondent had violated South Carolina insurance law by engaging in dishonest conduct by misrepresenting facts for a consumer insurance policy.
6. Specifically, in the South Carolina Order the South Carolina Director of Insurance found that on or around June 29, 2023, Respondent, while processing the enrollment of a consumer, discussed a household discount with the consumer. Respondent told the consumer that the consumer could get a household discount because the consumer lived with his spouse for twelve months, according to a finding in the South Carolina Order. The consumer corrected Respondent, according to the South Carolina

Order, and the consumer informed Respondent that the consumer was divorced and had not lived with his ex-spouse since 2021. The South Carolina Director of Insurance found that Respondent told the consumer that Respondent would disregard those facts so that the consumer could receive the household discount anyway, and Respondent then completed the enrollment with misrepresented facts.

7. On March 5, 2024, the California Insurance Commissioner revoked Respondent's California non-resident insurance producer license in an Order of Summary Revocation (File No. SC202300373) on the grounds that, based on the South Carolina Order, it would be against public interest to allow Respondent to transact insurance business in California, that Respondent was lacking in integrity, and that Respondent had a professional license revoked by another licensing authority.

8. As of May 21, 2024, Respondent had not reported to the Commissioner the administrative actions taken against Respondent in South Carolina or California.

9. On May 23, 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 using Respondent's last known residential mailing address of record with the Insurance Division.

10. As of the effective date of this Default Judgment and Order, more than 30 days have passed since service of the Petition and Notice, and no answer, request for a hearing, or other defense to the Petition has been received by the Insurance Division from Respondent.

11. 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

12. Because South Carolina revoked Respondent's resident insurance license, 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).

13. Because California revoked Respondent's non-resident insurance producer license, revocation of Respondent's Vermont non-resident insurance producer license is authorized pursuant to 8 V.S.A. § 4804(a)(10).

14. Because Respondent violated South Carolina's insurance laws, revocation of Respondent's Vermont non-resident insurance producer license is authorized pursuant to 8 V.S.A. § 4804(a)(3).

15. Because Respondent failed to timely report to the Commissioner the administrative action taken against Respondent by South Carolina and California, 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).

16. 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

17. 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 # 3299472 of Respondent Shari Miller is revoked, effective immediately.

IV. RIGHT TO APPEAL

18. This order exhausts all administrative remedies available within the Vermont Department of Financial Regulation. Respondent may appeal this order to the Vermont Supreme Court by filing a notice of appeal with the Vermont Department of Financial Regulation Docket Clerk and the Vermont Supreme Court within 30 days after the date of this order, in accordance with 8 V.S.A. § 16, 3 V.S.A. § 815, and the Vermont Rules of Appellate Procedure.

Dated at Montpelier, Vermont this 5th day of August 2024.

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