

**STATE OF VERMONT
DEPARTMENT OF FINANCIAL REGULATION**

IN RE: HERMELINDA GOMEZ)	
VT LICENSE # 3001454803)	DOCKET NO. 24-010-I
NPN # 20026728)	

DEFAULT JUDGMENT AND ORDER

I. FINDINGS OF FACT

1. Respondent Hermelinda Gomez (“Respondent”) holds Vermont non-resident insurance producer license # 3001454803.
2. License # 3001454803 was issued August 19, 2021 and expires on March 31, 2025.
3. Respondent’s resident state is California.
4. On August 31, 2023, Respondent’s California resident insurance producer license expired after Respondent failed to renew it.
5. On September 25, 2023, Respondent entered into a Consent Order with the Iowa Insurance Commissioner (“Iowa Order”) pursuant to which Respondent agreed to pay a civil penalty to the Iowa Insurance Division.
6. In the Iowa Order, the Iowa Insurance Commissioner found that Respondent sold a consumer a short-term medical insurance plan and three supplemental plans that had a deductible of \$10,000, despite the consumer’s stated request for a plan that had little to no deductible.
7. In the Iowa Order, the Iowa Insurance Commissioner also found that Respondent violated Iowa’s insurance laws by failing to cooperate with an investigation by the Iowa Insurance Division into Respondent’s sale of the medical insurance plans.

8. On December 19, 2023, the Mississippi Commissioner of Insurance revoked Respondent's non-resident insurance producer license for violation of Mississippi insurance laws as a result of Respondent's failure to maintain a current active license in Respondent's home state.

9. As of June 4, 2024, Respondent has not reported to the Commissioner the administrative actions taken against Respondent by Iowa or Mississippi.

10. On June 5, 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.

11. 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.

12. 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

13. Because Respondent's California resident insurance license expired and has not been renewed, 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).

14. Because Mississippi 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).

15. Because Respondent violated the insurance laws of Iowa and Mississippi, revocation of Respondent's Vermont non-resident insurance producer license is authorized pursuant to 8 V.S.A. § 4804(a)(3).

16. Because Respondent failed to timely report to the Commissioner the administrative actions taken against Respondent by Iowa 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).

17. 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.

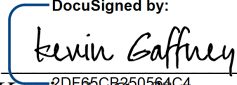
III. ORDER

18. 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 # 3001454803 of Respondent Hermelinda Gomez is revoked, effective immediately.

IV. RIGHT TO APPEAL

19. 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