

COMMONWEALTH OF VIRGINIA
STATE CORPORATION COMMISSION

AT RICHMOND, JULY 22, 2024

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COMMONWEALTH OF VIRGINIA, *ex rel.*

STATE CORPORATION COMMISSION

2024 JUL 22 A 11: 22

v.

CASE NO. INS-2024-00053

BRIANNA CITIZEN,
Defendant

ORDER REVOKING LICENSE

Based on an investigation conducted by the Bureau of Insurance ("Bureau"), the Bureau alleges that Brianna Citizen ("Defendant"), duly licensed by the State Corporation Commission ("Commission") to transact the business of insurance in the Commonwealth of Virginia, violated § 38.2-512 A of the Code of Virginia ("Code") by making or causing or allowing to be made false or fraudulent statements or representations on or relative to an application or any document relating to the business of insurance for the purpose of obtaining commission from an insurer; § 38.2-512 B of the Code by affixing or causing or allowing to be affixed the signature of any other person to such document without the written authorization of the person whose signature appears on such document; § 38.2-1826 A of the Code by failing to report within 30 calendar days to the Commission, and to every insurer for which she is appointed any change in her residence address; and § 38.2-1831 (10) of the Code by using fraudulent or dishonest practices in the conduct of business in this Commonwealth. The investigation revealed that Defendant submitted five insurance applications for three different consumers who did not want the product and included falsified signatures on the applications for the purpose of obtaining a commission.

The Commission is authorized by §§ 38.2-218, 38.2-219, 38.2-1831 and 38.2-1832 of the Code to impose certain monetary penalties, issue cease and desist orders, and suspend or revoke a

defendant's license upon a finding by the Commission, after notice and opportunity to be heard, that a defendant has committed the aforesaid alleged violations.

The Defendant has been advised of the right to a hearing before the Commission in this matter by certified letter dated April 10, 2024, that was sent to the Defendant's addresses shown in the records of the Bureau by certified and electronic mail.

The Defendant, having been advised in the above manner of the right to a hearing in this matter, has failed to request a hearing in response to the Bureau's letter dated April 10, 2024.

The Bureau, upon the Defendant's failure to request a hearing, has recommended that the Commission enter an order finding that the Defendant has committed the aforesaid violations and revoking the Defendant's license to transact the business of insurance in Virginia as an insurance agent.

NOW THE COMMISSION, having considered this matter, is of the opinion and finds that the Defendant has violated § 38.2-512 A of the Code by making or causing or allowing to be made false or fraudulent statements or representations on or relative to an application or any document relating to the business of insurance for the purpose of obtaining commission from an insurer; § 38.2-512 B of the Code by affixing or causing or allowing to be affixed the signature of any other person to such document without the written authorization of the person whose signature appears on such document; § 38.2-1826 A of the Code by failing to report within 30 calendar days to the Commission, and to every insurer for which she is appointed any change in her residence address; and § 38.2-1831 (10) of the Code by using fraudulent or dishonest practices in the conduct of business in this Commonwealth.

Accordingly, IT IS ORDERED THAT:

(1) The license of the Defendant to transact the business of insurance in Virginia as an insurance agent is hereby REVOKED.

(2) All appointments issued under said license are hereby VOID.

(3) The Defendant shall transact no further business in Virginia as an insurance agent.

(4) The Defendant shall not apply to the Commission to be licensed as an insurance agent in Virginia prior to sixty (60) days from the date of this Order.

(5) The Bureau shall notify every insurance company for which the Defendant holds an appointment to act as an insurance agent in Virginia.

(6) This case is dismissed.

A COPY hereof shall be sent by the Clerk of the Commission to: Brianna Citizen, 10836 Quail Creek Lane, Manassas, Virginia 20112, briannajcitizen@gmail.com; and a copy shall be delivered to the Commission's Office of General Counsel and the Bureau of Insurance in care of Deputy Commissioner Richard J. Tozer.