

**STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
INSURANCE DIVISION**

In the Matter of **Ramona J. Willis.**

) **FINAL ORDER**

) Case No. INS 03-09-029

The Director of the Oregon Department of Consumer and Business Services (director) commenced this administrative proceeding, pursuant to Oregon Revised Statutes (ORS) 183.415 and Oregon Administrative Rules (OAR) 137-003-0505, to take enforcement action against Ramona J. Willis (Willis).

On 10/15/03, the director issued a Notice of Proposed Action, pursuant to ORS 183.415 and related rules. The notice informed the party that the director proposed to take certain enforcement action against the party, the party was entitled to a hearing, and the party had to request a hearing in writing within 21 days if the party wanted a hearing. The notice also informed the party that the record of the proceeding then to date, including the designated portion of the Insurance Division's file on the party, would automatically become part of the contested case record for purposes of proving a prima facie case if the party did not request a hearing within the time allowed to make the request.

The director did not receive a request for a hearing.

The director reviewed the designated portion of the Insurance Division's investigation file on the party and found that it proves a prima facie case.

Therefore, the director now makes the following final decision in this proceeding in accordance with ORS 731.248 and 183.470, and related rules.

Findings of Fact and Conclusions of Law

Licensing

Willis has been licensed in Oregon as a nonresident insurance agent since 12/18/01. Willis' current license number is 173708. Willis' last recorded residence address is located in Bloomfield, Connecticut.

Agent Not Licensed in Resident State

Willis is subject to enforcement action pursuant to ORS 744.063(1)(a) because of the following circumstances. ORS 744.063(1)(a) requires a person licensed in Oregon as a nonresident insurance agent to be also licensed in the person's state of residence as a resident insurance producer. Willis is a resident of Connecticut. On 6/12/02, the Insurance Commissioner of the State of Connecticut issued an order, number MC 02-54, revoking Willis' Connecticut resident insurance agent license. Connecticut took the action because Willis failed to disclose on her Connecticut insurance agent license application her prior criminal record. Therefore, Willis no longer qualified for an Oregon nonresident insurance agent license as of 6/12/02.

Enforcement Action by Other State Insurance Regulator

Willis is subject to enforcement action pursuant to ORS 744.074(1)(i) because of the following circumstances. On 11/26/02, the Insurance Commissioner of the State of Oklahoma issued an order, number 02-0950-DIS, revoking Willis' Oklahoma nonresident insurance agent license. The Insurance Commissioner took the action because Willis failed to notify Oklahoma of the administrative action taken by Connecticut against Willis as described above.

Failed to Report Enforcement Action by Other State Insurance Regulator

Willis violated ORS 744.089(1) in two instances by engaging in the following conduct. ORS 744.089(1) requires a person licensed in Oregon as an insurance agent to notify the Insurance Division of any administrative action taken against the person, and provide a copy of the order, within 30 days of the final disposition of the action. As of 3/25/03, Willis had not notified the Insurance Division of the administrative actions taken by Connecticut or Oklahoma as described above, or provided copies of the orders.

Order

Pursuant to ORS 744.074(1), the Oregon license as an insurance agent issued to Willis is revoked on the date of this order.

Notice of Right to Judicial Review

The party has the right to appeal the order to the Oregon Court of Appeals pursuant to ORS 183.480 and 183.482. If a party wants to appeal the order, the party must file a petition for judicial review with the Court of Appeals within 60 days from the date this order was served on the party. If the order was personally delivered to a party, then the date of service is the day the party received the order. If the order was mailed to a party, then the date of service is the day the order was mailed to the party, not the day the party received the order. If a party does not file a petition for judicial review within the 60-day time period, then the party will lose the right to appeal this order. If a party appeals the order, the party should also send a copy of the petition to the Insurance Division by delivering it to the Labor and Industries Building, 350 Winter Street NE, Room 440 (4th Floor), Salem, Oregon; or mailing it to PO Box 14480, Salem, OR 97309-0405, or faxing it to 503-378-4351; or e-mailing it to mitchel.d.curzon@state.or.us.

Dated February 3, 2004

/s/ Cory Streisinger
Cory Streisinger
Director
Department of Consumer and Business Services

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