

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

In the Matter of **Teresa Williams**

) **FINAL ORDER**
) Case No. INS 06-08-006

History of the Proceeding

The Director of the Oregon Department of Consumer and Business Services (director) commenced this administrative proceeding, pursuant to Oregon Revised Statutes (ORS) 731.256, to take enforcement action against Teresa Williams (Williams).

On 8/28/06, the director issued a notice of proposed action notifying the party that the director proposed to take enforcement action against the party and that the party was entitled to a hearing, pursuant to ORS 183.415.

The director did not receive a request for a hearing. The director did not hold a hearing because the director determined that the record of the proceeding proved a *prima facie* case and no further evidence was needed.

The director now makes the following final decision in this proceeding.

Findings of Fact and Conclusions of Law

Licensing Information

Williams has been licensed in Oregon as a nonresident individual insurance producer since 9/1/05. Williams' last recorded residence and business address is located in Vancouver, Washington.

Enforcement Action by Other State Insurance Regulator

Williams is subject to enforcement action pursuant to ORS 744.074(1)(i) because of the following circumstances. ORS 744.074(1)(i) permits the director to take any authorized enforcement action against a person who has applied for a license or is licensed in Oregon as an insurance producer if another state insurance regulator canceled, revoked, suspended, or refused to renew, the person's license in that state as an insurance producer, adjuster or consultant. On 1/20/06, the insurance regulator for the State of Washington issued an order, number D 06-04, revoking

Williams' resident insurance producer license effective on 2/9/06 if Williams did not request a hearing by the effective date. Williams did not request a hearing. Thus, the action was effective on 2/9/06. The insurance regulator took the action because Williams failed to respond to a request from Washington for replacement fingerprint cards.

Failed to Report Enforcement Action by Other State Insurance Regulator

Williams is subject to enforcement action pursuant to ORS 744.089(1) because of the following circumstances. ORS 744.074(1)(b) permits the director to take any authorized enforcement action against a person who has applied for a license or is licensed in Oregon as an insurance producer if the person violated any insurance statute; or any rule, order or subpoena of the director or the insurance regulator of another state. ORS 744.089(1) requires a person who is licensed in Oregon as an insurance producer to notify the Insurance Division of any enforcement action taken against the person by another state insurance regulator, and provide a copy of the order, within 30 days of the final disposition of the action. On 1/20/06, the insurance regulator for the State of Washington issued an order, number D 06-04, revoking Williams' Washington resident insurance producer license effective on 2/9/06 as described above. The action was finally disposed of on 4/20/06. Thus, Williams was required to notify the Insurance Division of the action and provide a copy of the order by 5/22/06. Williams has not notified the Insurance Division of the action or provided a copy of the order.

Order

Pursuant to ORS 744.074(1), Williams' Oregon nonresident individual insurance producer license is revoked on the date of this order.

Notice of Right to Judicial Review

A party has the right to appeal this final order to the Oregon Court of Appeals pursuant to ORS 183.480 and 183.482. A party may institute a proceeding for judicial review by filing with the court a petition for judicial review 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 files a petition, the party is requested to also send a copy of the petition to the Insurance Division.

Dated October 10, 2006

/s/ Joel Ario
Joel Ario
Administrator
Insurance Division
Department of Consumer and Business Services

//
//
//