

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

In the Matter of **Manuel A. Salcido**

) **FINAL ORDER**
) Case No. INS 06-09-002

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 Manuel A. Salcido (Salcido).

On 11/06/06, 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

Salcido has been licensed in Oregon as a nonresident insurance producer from 11/26/04 to 11/30/06. On 11/30/06, Salsido's license expired. Salcido's last recorded residence and business address is located in Taos, New Mexico.

Failed to Completely Respond to Director's Inquiry

Salcido is subject to enforcement action pursuant to ORS 731.296 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 731.296 requires a person who is licensed in Oregon in any capacity under the Insurance Code to promptly and truthfully respond to an inquiry

from the director. On 8/16/06, the Insurance Division mailed by certified mail a letter to Salcido at his last recorded residence mailing address of El Rancho Trailer Park Space 13 US Highway 64, Taos, NM 87571-0453. The letter requested Salcido to provide to the Insurance Division by 9/17/06 certain information about (1) being convicted on 12/5/00, in case number 200M-000688, in the County District Court, Alamosa County, State of Colorado, for obstructing government operations in violation of Section 19-8-102 of the Colorado Statutes, (2) failing to disclose the above conviction on Salcido's Oregon nonresident insurance producer license application dated 11/1/04 in violation of ORS 744.074(1)(a), (3) having Salcido's California nonresident insurance producer license placed on probation on or about 3/21/06 by the insurance regulator for the State of California, in case number LBB 2986-AP, for failing to disclose the above conviction on Salcido's California nonresident insurance producer license application dated 10/28/04, and (4) failing to report to the director the above administrative action in violation of ORS 744.089(1). On 8/29/06, the letter was returned marked "Not deliverable as addressed unable to forward." The Insurance Division has not received any response from Salcido.

Order

Pursuant to ORS 744.074(1) and 744.011, Salcido's Oregon expired 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 December 18, 2006

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

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