

Findings of Fact and Conclusions of Law

Licensing Information

Rexroat-Craigiles has been licensed in Oregon as a nonresident individual insurance producer since 10/12/09. Rexroat-Craigiles' license number is 752374, and NAIC national producer number is 15023042. Rexroat-Craigiles' last recorded *residence* address is 1413 Marlowe Drive, Clarksville, IN 47129-1263; and *residence* telephone number is 502-472-1784. Rexroat-Craigiles' last recorded *business* address is Connexions, Inc., 3600 Ecommerce Place, Orlando FL 32808-1340; and *business* telephone number is 407-926-2411.

Failed to Respond to Director's Inquiry

Rexroat-Craigiles 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.

The director mailed two letters to Rexroat-Craigiles. Both letters were the same except for the dates of the letters and addresses to which they were mailed.

On 3/25/10, the director mailed by certified mail, article number 7005 1160 000 1326 2411, the first letter dated 3/25/10 to Rexroat-Craigiles at her last recorded residence address of 1413 Marlowe Drive, Clarksville, IN 47129-1263. The US Postal Service attempted to deliver the letter to Rexroat-Craigiles on 3/27/10, left a delivery notice on 3/27/10 and again on 4/7/10, and returned the letter marked unclaimed to the director on 4/12/10. The director received the second letter on 4/26/10.

Also on 3/25/10, the director was informed by Connexions, Inc. that Rexroat-Craigiles might also receive mail at another address. On 3/30/10, the director mailed by certified mail, article number 7005 1160 000 1326 2435, the second letter

dated 3/30/10 to Rexroat-Craigiles at PO Box 1304, Jeffersonville, IN 47130-1304. The US Postal Service attempted to deliver the letter to Rexroat-Craigiles on 4/2/10, left a notice on 4/2/10 and again on an unknown date, and returned the letter marked unclaimed to the director on 4/15/10. The director received the second letter on 4/19/10.

Both letters stated in relevant part:

We have received information that your Indiana resident individual insurance producer license issued on 10/2/09 was issued in error because you did not pass the required examination, and that your license was therefore cancelled on 10/19/09. We have initiated an investigation regarding this matter.

Pursuant Oregon Revised Statutes (ORS) 731.296, please provide us (1) copies of any and all written communications you received from the Indiana Insurance Department notifying you that your license was issued in error, and (2) the date you discontinued working for or at Connexions HCI, 3600 Ecommerce Place, Orlando, FL 32808.

However, in lieu of providing this information, you may surrender your Oregon nonresident individual producer license by mailing to us a letter, dated and signed, stating that you are surrendering your Oregon license and either returning with the letter your original Oregon license or if you do not have the license explaining in the letter what happened to the license.

Please send your response to us so that we *receive* it by 4/15/10. If you need more time to respond, then you must request an extension before this date. Failure to respond, delay in responding, or incompletely responding to this letter by the due date is a violation of ORS 731.296.

The director did not receive from Rexroat-Craigiles the information requested in the director's letters dated 3/25/10 and 3/30/10.

Order

Pursuant to ORS 744.074(1), Rexroat-Craigiles' 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 judicial review of this order pursuant to ORS 183.480 and ORS 183.482. A party may request judicial review by sending a petition for judicial review to the Oregon Court of Appeals. The court must receive the petition

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 date the party received the order. If the order was mailed to a party, then the date of service is the date the order was mailed to the party, not the date 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 by delivering it to the Labor and Industries Building, 350 Winter Street NE Room 300, Salem, Oregon 97301-3880; 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 June 9, 2010

/s/ Teresa D. Miller
Teresa D. Miller
Administrator
Insurance Division
Department of Consumer and Business Services

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