

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

In the Matter of **Yoram Gordon**

) **FINAL ORDER**
) Case No. INS 11-06-003

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 Yoram Gordon (Gordon).

On 7/5/11, the director issued a notice of proposed action informing the party that the director proposed to take enforcement action against the party, the party was entitled to a hearing pursuant to ORS 183.415, and if the party wanted a hearing then the party had to send to the director a written request for a hearing so that the director received it by 7/26/11. The notice also informed the party that if a hearing was not conducted then the designated portion of the Insurance Division's file and all materials submitted by the party in this case would automatically become part of the contested case record for the purpose of proving a *prima facie* case.

On 7/8/11, the director timely received from the party a written request for a hearing.

On 7/12/11, the director referred the party's request for a hearing to the Office of Administrative Hearings (OAH).

On 7/26/11, OAH scheduled a hearing to be conducted on 10/14/11, and mailed to the party a written notice informing the party of the date, time and place of the hearing.

On 8/1/11, OAH rescheduled the hearing to be conducted on 11/10/11, and mailed to the party a written notice informing the party of the date, time and place of the hearing.

On 11/10/11, OAH conducted a hearing. The hearing was conducted by Alison Greene Webster, an administrative law judge of OAH. The director, by and through the Insurance Division, appeared and was represented at the hearing by Judith K. Anderson, an Assistant Attorney General. The Insurance Division called Yoram Gordon, and Mitchel D. Curzon, as its witnesses. The Insurance Division offered Exhibits A1 through to A7 as its documentary evidence all of which were admitted into the record. The party appeared and represented himself. The party did not call any witnesses. The party did not offer any documentary evidence.

On 11/22/11, OAH issued a proposed order. The proposed order found that the party committed all of the violations alleged, and recommended that the director take the action proposed, in the notice of proposed action. The proposed order informed the party that they could file with the director written exceptions to the proposed order within 30 days after the proposed order was sent to the party.

The director did not receive from the party any exceptions to the proposed order.

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

Findings of Fact, Conclusions of Law and Opinion

The director adopts, and incorporates herein by this reference, the findings of fact, conclusions of law, and reasoning of proposed order as the findings of fact, conclusions of law, and reasoning of this final order.

Order

Pursuant to ORS 744.074(1), Gordon's Oregon resident 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 or mailing it to the Insurance Division at Labor and Industries Building, 350 Winter Street NE Room 300, Salem, OR 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 January 18, 2012

/s/ Louis Savage
Louis Savage
Acting Administrator
Insurance Division
Department of Consumer and Business Services

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