

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

<b>In the Matter of the Application</b>	)	<b>STIPULATION and</b>
<b>of Janae L. Jackson for an</b>	)	<b>CONSENT ORDER</b>
<b>Oregon Nonresident Insurance</b>	)	<b>Case No. INS 15-08-005</b>
<b>Producer's License</b>	)	

The Director of the Department of Consumer and Business Services for the State of Oregon ("Director"), pursuant to the authority set forth in ORS 744.074, and having reviewed the files and records of the Oregon Insurance Division ("Division"), proposed to make the following:

**Findings of Fact:**

1. Janae L. Jackson ("Jackson") applied for an Oregon Nonresident Insurance Producer's License ("License") on July 8, 2015.
2. As part of the application process, Jackson completed and submitted to the Director a license application form. In response to a question on that form asking whether Jackson has ever been involved in an administrative proceeding, Jackson answered "No."
3. A review of NAIC records revealed that Jackson was involved in an administrative proceeding in California in June 2015.
4. On June 18, 2015, Jackson was involved in an administrative proceeding in California in which Jackson's application for a California unrestricted license to act as a life-only agent and accident and health agent was denied. In that same proceeding, Jackson was issued a restricted license to act as a life-only agent and accident and health agent.

**Conclusions:**

1. Under ORS 731.988(1) the Director may impose a civil penalty upon any individual who violates a provision of the Insurance Code.
2. Under ORS 744.074(1)(a) the Director may refuse to issue a license, or take any other action authorized by the Insurance Code, if an applicant provides incorrect, misleading, incomplete or materially untrue information in a license application.

3. Accurate information about an applicant's history of involvement in administrative proceedings is material to the Director's decision whether to issue a license.
4. Jackson's statement in her application that Jackson has not been involved in an administrative proceeding was incorrect, misleading, incomplete or materially untrue.
5. Based on the foregoing, the Director proposes to issue a license to Jackson, contingent upon a payment of a civil penalty of \$500 for providing incorrect, misleading, incomplete or materially untrue information in a license application.

**Stipulation to Order and Civil Penalty:**

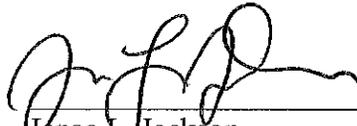
Jackson stipulates to the foregoing facts and conclusions and agrees that she will pay a civil penalty of \$500.

Jackson acknowledges that this Stipulation and Consent Order is an administrative action that the Director will report to the National Association of Insurance Commissioners (NAIC), and further acknowledges that she may be required to report this administrative action to any states in which she holds an insurance license and must disclose this administrative action on any insurance license application.

The Director hereby imposes a civil penalty of \$500, which is due and payable within 30 days of the final execution of this Stipulation, and directs that Jackson is issued a license upon execution of this stipulation by all parties and after payment of the civil penalty.

In further consideration of the Director's issuance of a license, Jackson consents to entry of this order, including the civil penalty of \$500, and hereby waives any and all hearing rights as well as any rights to judicial or administrative review of this order.

Dated 10.20.15

  
\_\_\_\_\_  
Janae L. Jackson

State of California

County of Los Angeles

Signed or attested before me on 10/20, 2015 by Janae L. Jackson

See attached certificate

\_\_\_\_\_  
Notary Public - State of Oregon

# CALIFORNIA JURAT WITH AFFIANT STATEMENT

- See Attached Document (Notary to cross out lines 1-6 below)  
 See Statement Below (Lines 1-5 to be completed only by document signer[s], *not* Notary)

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\_\_\_\_\_  
Signature of Document Signer No. 1

\_\_\_\_\_  
Signature of Document Signer No. 2 (if any)

State of California

County of Los Angeles

Subscribed and sworn to (or affirmed) before me on this

20 day of October, 2015, by  
Date Month Year

(1) Janae L. Jackson  
Name of Signer

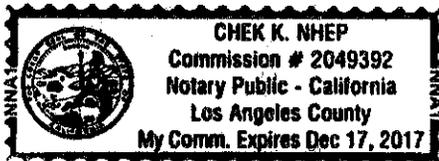
proved to me on the basis of satisfactory evidence to be the person who appeared before me (.) (,)

(and)

(2) \_\_\_\_\_  
Name of Signer

proved to me on the basis of satisfactory evidence to be the person who appeared before me.)

Signature [Signature]  
Signature of Notary Public



Place Notary Seal Above

## OPTIONAL

*Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.*

### Further Description of Any Attached Document

Title or Type of Document: \_\_\_\_\_

Document Date: \_\_\_\_\_ Number of Pages: \_\_\_\_\_

Signer(s) Other Than Named Above: \_\_\_\_\_

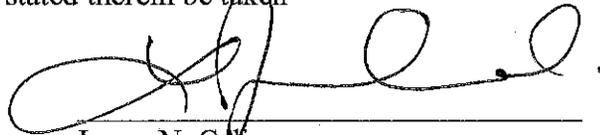
RIGHT THUMBPRINT OF SIGNER #1  
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RIGHT THUMBPRINT OF SIGNER #2  
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**FINAL ORDER**

The Director incorporates the above Findings of Fact, Conclusions of Law, and Stipulation to Order and Civil Penalty, adopts them as the Director's final decision in this proceeding, and orders that the actions stated therein be taken

Dated 8/28/15



Laura N. Cali  
Oregon Insurance Commissioner  
for the Director, Department of Consumer  
and Business Services