

1
2
3 STATE OF OREGON
4 DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
5 DIVISION OF FINANCIAL REGULATION

6 In the Matter of:

Case No. INS-16-0097

7 CAROLYN GILBERT,

Applicant.

FINAL ORDER TO ISSUE LICENSE
SUBJECT TO TERMS OF
PROBATION AND CONSENT TO
ENTRY OF ORDER

9
10 The Director of the Department of Consumer and Business Services for the State
11 of Oregon (“Director”), acting in accordance with Oregon Revised Statutes (“ORS”)
12 chapters 731, 732, 733, 734, 735, 737, 742, 743, 743A, 744, 746, 748 and 750
13 (“Insurance Code”) and specifically ORS 744.074, has conducted an investigation into
14 the resident insurance producer license application of Carolyn Gilbert (“Applicant”).

15 Applicant wishes to resolve and settle this matter with the Director.

16 Now, therefore, as evidenced by the signature(s) subscribed on this Order,
17 Applicant hereby CONSENTS to entry of this Order.

18 FINDINGS OF FACT

19 The Director FINDS that:

20 1. Applicant has applied for a resident insurance producer license (“License”).

21 2. As part of the application process, Applicant completed and submitted to the
22 Division of Financial Regulation (“Division”) an application form indicating that she had
23 been convicted of a misdemeanor.

24 3. Applicant included appropriate supporting documentation with her application
25 and provided details surrounding the incidents.
26

Division of Financial Regulation
Labor and Industries Building
350 Winter Street NE, Suite 410
Salem, OR 97301-3881
Telephone: (503) 378-4387



1 4. Applicant has been convicted of three misdemeanors for shoplifting as
2 follows:

3 a) Third degree theft in the District Court of Hillsboro, Case No. D883453M,
4 on November 18, 1988,

5 b) Second degree theft in Washington County Circuit Court, Case No.
6 D083145M, on July 30, 2008, and

7 c) Third degree theft in Washington County Circuit Court, Case No.
8 D111056M, on March 7, 2011.

9
10 **CONCLUSIONS OF LAW**

11 The Director CONCLUDES that:

12 5. Under ORS 744.074(1)(f), the Director may place a licensee on probation and
13 may take other actions authorized by the Insurance Code in lieu thereof or in addition
14 thereto, if an applicant has been convicted of a misdemeanor involving dishonesty or
15 breach of trust.

16
17 **ORDERS**

18 Now therefore, the Director issues the following Orders:

19 6. Based upon the foregoing, the Director ORDERS that a resident insurance
20 producer license be issued to Applicant, subject to the terms of probation below.

21 a. Applicant shall obey all federal, state, and local laws.

22 b. Applicant shall comply with all insurance statutes, rules, and regulations.

23 c. Applicant will complete two hours of continuing education in ethics and
24 submit proof of completion to the Division (attention Licensing Coordinator, 350 Winter
25 Street NE, Suite 410, Salem, OR 97301) within 180 days of issuance of License. This
26 continuing education requirement is in addition to any other continuing education



1 requirements for maintenance of License.

2 d. Applicant will report to the Division (attention Licensing Coordinator, 350
3 Winter Street NE, Suite 410, Salem, OR 97301) within 14 days of any new criminal
4 charges brought against her. Failure to report any new criminal charges could result in
5 revocation of Applicant's License.

6 e. The term of this probation will be for two years from the date of entry of
7 this Order unless extended by the Director.

8
9 SO ORDERED this 28th day of March _____, 2016.

10 PATRICK M. ALLEN, Director
11 Department of Consumer and Business Services

12
13 /s/ David Tatman
14 David C. Tatman, Chief of Enforcement
15 Division of Financial Regulation

16
17 *[The remainder of this page intentionally left blank.]*
18
19
20
21
22
23
24
25
26

Division of Financial Regulation
Labor and Industries Building
350 Winter Street NE, Suite 410
Salem, OR 97301-3881
Telephone: (503) 378-4387



1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26

CONSENT TO ENTRY OF ORDER

I, Carolyn Gilbert, state that I have read the foregoing Order and that I know and fully understand the contents hereof; that the factual allegations stated herein are true and correct; that I have been advised of my right to a hearing, and that I have been advised of my right to be represented by counsel in this matter; that I voluntarily consent to the entry of this Order without any force or duress, expressly waiving any right to a hearing in this matter, as well as any rights to administrative or judicial review of this order; that I understand that the Director reserves the right to take further actions against me to enforce this Order or to take appropriate action upon discovery of other violations of the Insurance Code by me; and that I will fully comply with the terms and conditions stated herein.

I understand that this Order is a public document.

/s/ Carolyn Gilbert

Signature

State of Oregon

County of Washington

Signed or attested before me on this 23rd day of March, 2016

by Carolyn Gilbert.

/s/ Zuzanna Graetzer

Notary Public

Division of Financial Regulation
Labor and Industries Building
350 Winter Street NE, Suite 410
Salem, OR 97301-3881
Telephone: (503) 378-4387

