

STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
DIVISION OF FINANCIAL REGULATION

In the Matter of:

Case No. INS-16-0072

PABLO LARA,

Respondent.

ORDER TO CEASE AND DESIST,
FINAL ORDER ASSESSING CIVIL
PENALTY AND CONSENT TO
ENTRY OF ORDER

The Director of the Department of Consumer and Business Services for the State of Oregon (“Director”), acting in accordance with Oregon Revised Statutes (“ORS”) chapters 731, 732, 733, 734, 735, 737, 742, 743, 743A, 744, 746, 748 and 750 (“Insurance Code”) and specifically ORS Chapter 744, has conducted an investigation into Pablo Lara (“Respondent”).

Respondent wishes to resolve and settle this matter with the Director.

Now, therefore, as evidenced by the signatures subscribed on this Order, Respondent hereby CONSENTS to entry of this Order.

FINDINGS OF FACT

The Director FINDS that:

1. Respondent is employed at MMA. He had an Oregon insurance producer license from September 29, 2004 to August 31, 2009. After allowing the license to expire, Respondent continued to work for MMA but did not renew his Oregon license until May 29, 2014.

2. Respondent admitted writing approximately fifty-eight policies during the period of January 1, 2014 to May 29, 2014 on behalf of MMA.

3. Respondent admitted that he knew that his license was expired.

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



1 CONCLUSIONS OF LAW

2 The Director CONCLUDES that:

3 4. Under ORS 744.053, a person may not sell, solicit or negotiate insurance in
4 this state for any class or classes of insurance unless the person is licensed as an
5 insurance producer. Respondent knew he was not licensed in the state of Oregon when
6 he sold approximately fifty-eight policies during the period of January 1, 2014 to May 29,
7 2014 on behalf of MMA.

8 5. Under ORS 744.074(1)(b), the Director may place a licensee on probation or
9 suspend, revoke or refuse to issue or renew an insurance producer license and may take
10 other actions authorized by the Insurance Code for violating any insurance law.

11 6. Under ORS 731.988(1) the Director may impose a civil penalty of up to
12 \$1,000 *per violation* upon any individual who violates a provision of the Insurance Code.

13
14 ORDERS

15 Now therefore, the Director issues the following Orders:

16 7. As authorized by ORS 731.252(1), the Director proposes to ORDER
17 Respondent to CEASE AND DESIST from violating any provision of the Insurance Code
18 or the administrative rules promulgated thereunder.

19 8. Based upon the foregoing and in accordance with ORS 731.988(1), the
20 Director proposes to ORDER Respondent to pay a CIVIL PENALTY of \$2,500 for
21 selling insurance in Oregon after his producer’s license had expired.

22 9. The Director agrees to SUSPEND the collection of \$1,500 of the \$2,500
23 CIVIL PENALTY assessed herein, upon the condition that Respondent complies with all
24 terms and conditions set out in this Order and commits no new violations of the Oregon
25 Insurance Law or any administrative rules adopted thereunder.

26 10. If Respondent complies with all of the terms and conditions set out in this

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1 Order and commits no violations of the Oregon Insurance Law during the three (3) year
2 period from the date of issuance of this Order, the Director hereby agrees to WAIVE the
3 \$1,500 suspended CIVIL PENALTY.

4 11. The Director reserves the right to immediately assess and collect the \$1,500
5 suspended CIVIL PENALTY upon a determination that Respondent has violated any
6 term of this Order.

7 12. The remaining portion of the CIVIL PENALTY assessed against Respondent
8 in the amount of \$1,000 is due and payable to the Department of Consumer and Business
9 Services at the time this Order is returned to the Division.

10 SO ORDERED this 28th day of March, 2016.

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

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

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CONSENT TO ENTRY OF ORDER

I, Pablo Lara, 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 Oregon 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/ Pablo Lara

Signature

State of Oregon

County of Multnomah

Signed or attested before me on this 21 day of March, 2016

by Pablo de Jesus Lara-Licon

/s/ Maira E Urzua

Notary Public

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