

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

In the Matter of:

Case No. INS-16-0046

DENNIS A. DAVIS,

Applicant.

FINAL ORDER TO CEASE AND  
DESIST AND ORDER DENYING  
APPLICATION, ENTERED BY  
DEFAULT

On February 18, 2016, the Director of the Department of Consumer and Business Services (“Director”), by and through the Division of Financial Regulation (“Division”), properly served Notice on Dennis Davis (“Applicant”) that the Director intended to refuse to issue Applicant’s Non-resident Insurance Producer License.

The Notice offered Applicant an opportunity for a hearing, if requested within 60 days. The Notice further informed Applicant that if a hearing was not conducted because Applicant did not timely request a hearing or otherwise defaulted, then the designated portion of the Director’s file and all materials submitted by Applicant in this case would automatically become part of the contested case record for the purpose of proving a *prima facie* case.

The Director did not receive from Applicant a request for a hearing and did not conduct a hearing.

The Director finds that the record of this proceeding proves a *prima facie* case.

The Director makes the following Findings of Fact, Conclusions of Law, Orders, and Notice of Right to Judicial Appeal.

FINDINGS OF FACT

The Director FINDS that:

1. Applicant applied for a Non-resident Insurance Producer License (“License”)

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



1 on July 24, 2015. Applicant's national producer number is 277337.

2 2. As part of the application process, Applicant completed and submitted to the  
3 Division of Financial Regulation ("Division"), formerly the Insurance Division, an  
4 application form indicating that they had never been subject to administrative action.

5 3. During review of the application, the Division learned that Applicant was  
6 subject to administrative action in Iowa on September 23, 2008 which resulted in a \$750  
7 penalty.

8 4. After the application was filed, and the prior administrative action was  
9 discovered, Applicant admitted to being the subject of that action.

10 5. The Division offered to issue the License subject to a civil penalty. Applicant  
11 explicitly or through lack of a response declined the issuance subject to a civil penalty.

12  
13 **CONCLUSIONS OF LAW**

14 The Director CONCLUDES that:

15 6. Accurate information about the Applicant's history of administrative action is  
16 material to the Director's decision whether to issue a License.

17 7. The Applicant's representation in his application that he had not been subject  
18 to administrative action was incorrect, misleading, incomplete, or materially untrue.

19 8. Under ORS 744.074(1)(a), the Director may refuse to issue an insurance  
20 producer license and may take other actions authorized by the Insurance Code in lieu  
21 thereof or in addition thereto, if an applicant provides incorrect, misleading, incomplete  
22 or materially untrue information in the license application.

23  
24 **ORDERS**

25 Now, therefore, the Director issues the following Orders:

26 9. As authorized by ORS 731.252(1), the Director ORDERS Applicant to



1 CEASE AND DESIST from violating any provision of the Insurance Code or the  
2 administrative rules promulgated thereunder.

3 10. The Director, pursuant to ORS 744.074(1)(a), hereby DENIES the Applicant's  
4 application for a Non-resident Insurance Producer License.

5 SO ORDERED this 18<sup>th</sup> day of April, 2016.

6  
7 PATRICK M. ALLEN, Director  
8 Department of Consumer and Business Services

9 /s/ David Tatman  
10 David C. Tatman, Chief of Enforcement  
11 Division of Financial Regulation

12 NOTICE OF RIGHT TO JUDICIAL APPEAL

13 You are entitled to judicial review of this order in accordance with ORS 183.482.  
14 You may request judicial review by filing a petition with the Court of Appeals in Salem,  
15 Oregon, within 60 days from the date this order is served.

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