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

4 In the Matter of:

Case No. INS-16-0192

5 RAMON CASTELO CANLAS,

6 Applicant.

ORDER TO CEASE AND DESIST;
FINAL ORDER TO ISSUE LICENSE;
FINAL ORDER ASSESSING CIVIL
PENALTY AND CONSENT TO
ENTRY OF ORDER

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9 The Director of the Department of Consumer and Business Services for the State
10 of Oregon (“Director”), acting in accordance with Oregon Revised Statutes (“ORS”)
11 chapters 731, 732, 733, 734, 735, 737, 742, 743, 743A, 744, 746, 748 and 750
12 (“Insurance Code”) and specifically ORS 744.074, has conducted an investigation into
13 the Non-Resident Insurance Producer License application of Ramon Castelo Canlas
14 (“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 Non-Resident Insurance Producer License
21 (“License”).

22 2. As part of the application process, Applicant submitted to the Division of
23 Financial Regulation (“Division”), an application form indicating that he had never been
24 subject to an administrative action.

25 3. During review of the application, the Division learned that Applicant was
26 subject to an administrative action; specifically, Cause No. 14.0192, in Nevada in June

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



1 2014.

2 **CONCLUSIONS OF LAW**

3 The Director CONCLUDES that:

4 4. Accurate information about an applicant's history of administrative action is
5 material to the Director's decision whether to issue a License.

6 5. Applicant's representation in their application that they had not been subject
7 to an administrative action was incorrect.

8 6. Under ORS 731.260, no person shall file with the Director any application
9 known to be false or misleading.

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

14 8. Under ORS 731.988(1) the Director may impose a civil penalty of up to
15 \$1,000 per violation upon any individual who violates a provision of the Insurance Code.

16 **ORDERS**

17 Now therefore, the Director issues the following Orders:

18 9. As authorized by ORS 731.252(1), the Director ORDERS Applicant to
19 CEASE AND DESIST from violating any provision of the Insurance Code or the
20 administrative rules promulgated thereunder.

21 10. Based upon the foregoing and in accordance with ORS 731.988(1), the
22 Director ORDERS that a Non-Resident Insurance Producer License be issued to
23 Applicant, subject to a CIVIL PENALTY of \$500 for providing incorrect, misleading,
24 incomplete, or materially untrue information in a license application.

25 11. The CIVIL PENALTY assessed herein is due and payable at the time this
26 Order is returned to the Division. Payment will be made to the Department of Consumer

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1 and Business Services.

2 SO ORDERED this 20th day of May, 2016.

3 PATRICK M. ALLEN, Director
4 Department of Consumer and Business Services

5
6 /s/ David Tatman
7 David C. Tatman, Chief of Enforcement
8 Division of Financial Regulation

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CONSENT TO ENTRY OF ORDER

I, Ramon Castelo Canlas, 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/ Ramon Castelo Canlas

Signature

State of Nevada
County of Clark

Signed or attested before me on this 4th day of May, 2016

by Susan Johnson

/s/ Susan Johnson

Notary Public

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