

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

In the Matter of: Case No. INS-16-0116
ANWAR A. AALAAM, FINAL ORDER
Applicant.

On March 29, 2016, the Director of the Department of Consumer and Business Services (“Director”), by and through the Division of Financial Regulation (“Division”), formerly the Insurance Division, properly served notice (“Notice”) on Anwar A. Aalaam (“Applicant”) that the Director intended to issue an order denying Applicant’s nonresident insurance producer license application.

The Notice offered Applicant an opportunity for a hearing if requested within 60 days of service of the Notice. 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 Division’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.

NOW THEREFORE, after considering the relevant portions of the Division’s file relating to this matter, the Director finds and orders as follows.

FINDINGS OF FACT

The Director FINDS that:

1. Applicant applied for an Oregon nonresident insurance producer license

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350 Winter Street NE, Suite 410
Salem, OR 97301-3881
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1 (“License”) on or around July 13, 2015.

2 2. As part of the application process, Applicant completed and submitted to the
3 Division an application form indicating that he had never been subject to an
4 administrative proceeding.

5 3. During review of the application, the Division learned that Applicant was
6 subject to administrative action resulting in a monetary penalty, File No. LCB 1822-AP,
7 in California on June 4, 2015.

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

10 5. On March 29, 2016, the Division properly served notice on Applicant that the
11 Director intended to deny Applicant’s nonresident insurance producer license application.
12 Applicant had 60 days to timely request a hearing. The Division did not receive a request
13 for hearing from Applicant.

14 **CONCLUSIONS OF LAW**

15 The Director CONCLUDES that:

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

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

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

24 **ORDERS**

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

26 1. 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 2. The Director, pursuant to ORS 744.074(1)(a), hereby DENIES Applicant's
4 application for a nonresident insurance producer license.

5 SO ORDERED this 3rd day of June, 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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