

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

In the Matter of:

Case No. INS-16-0215

REBECCA LEIGH VANCE,

Applicant.

FINAL ORDER TO ISSUE LICENSE  
SUBJECT TO TERMS OF  
PROBATION 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 744.074, has conducted an investigation into the resident insurance producer license application of Rebecca Leigh Vance (“Applicant”).

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

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

FINDINGS OF FACT

The Director FINDS that:

1. Applicant has applied for a resident insurance producer license (“License”).
2. As part of the application process, Applicant completed and submitted to the Division of Financial Regulation (“Division”) an application form.
3. While reviewing the application it came to the Division’s attention that Applicant, on several occasions from May 1, 2010 through July 6, 2010 in the course of her work for a business, took consumers’ cash payments made to the business, printed receipts for the consumers and then deleted the payment from the system and

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



1 appropriated the money to herself to be given to others not associated with the business.

2 4. The applicant confirmed this information in her application.

3 CONCLUSIONS OF LAW

4 The Director CONCLUDES that:

5 5. By accepting payments made to a business, printing receipts for the payments  
6 to consumers and the then appropriating the money to herself, Vance engaged in  
7 dishonest practices, untrustworthiness or financial irresponsibility in the conduct of  
8 business in violation of ORS 744.074(h).

9 6. Under ORS 744.074(1)(h), the Director may place a licensee on probation and  
10 may take other actions authorized by the Insurance Code in lieu thereof or in addition  
11 thereto, if an applicant has used fraudulent, coercive or dishonest practices, or  
12 demonstrating incompetence, untrustworthiness or financial irresponsibility in the  
13 conduct of business in this state or elsewhere.

14 ORDERS

15 Now therefore, the Director issues the following Orders:

16 7. Based upon the foregoing, the Director ORDERS that a resident insurance  
17 producer license be issued to Applicant, subject to the terms of probation below:

- 18 a. Applicant shall obey all federal, state, and local laws.
- 19 b. Applicant shall comply with all insurance statutes, rules, and regulations.
- 20 c. Applicant will complete two hours of continuing education in ethics and

21 submit proof of completion to the Division (attention Lead Investigator, DFR, 350 Winter  
22 Street NE, Suite 410, Salem, OR 97301) within 180 days of issuance of License. This  
23 continuing education requirement is in addition to any other continuing education  
24 requirements for maintenance of License.

25 d. Applicant will report to the Division (attention: Kirsten Anderson, DFR,  
26 350 Winter Street NE, Suite 410, Salem, OR 97301) within 14 days of any criminal

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1 charges brought against her. Failure to report any new criminal charges could result in  
2 revocation of Applicant's License.

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

5 SO ORDERED this 8th day of June, 2016.

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

8 /s/ David Tatman

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

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CONSENT TO ENTRY OF ORDER

I, Rebecca Leigh Vance, 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 and could result in further reporting responsibilities.

/s/ Rebecca Leigh Vance

Signature

State of Oregon

County of Curry

Signed or attested before me on this 7<sup>th</sup> day of June, 2016

by Rebecca Leigh Vance.

/s/ Tammy Lyn Stebbins

Notary Public

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