

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

In the Matter of:

Case No. INS-16-0260

HOLLIE A. WINSLOW,

Respondent.

ORDER TO CEASE AND DESIST,  
FINAL ORDER REVOKING LICENSE,  
ASSESSING CIVIL PENALTIES AND  
CONSENT TO ENTRY OF ORDER

The Director of the Department of Consumer and Business Services for the State of Oregon (“Director”) conducted an investigation of Hollie A. Winslow (“Respondent”) and determined that Winslow engaged in activities constituting a violation Oregon Revised Statutes (“ORS”) 744.053, which prohibits a person from selling, soliciting and negotiating insurance business unless the person is licensed.

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

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

FINDINGS OF FACT

The Director FINDS that:

1. Respondent was licensed in Oregon as a resident individual insurance producer since March 3, 1998. Respondent’s license expired on September 30, 2013. Respondent did not apply to renew her license. Respondent’s national producer number is 6252431.

2. After Respondent’s license expired, Respondent issued 136 (one hundred and thirty-six) title insurance policies in Oregon between October 2013 and December 2015.

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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 3. Respondent acted as an “insurance producer” under ORS 731.104, which  
4 requires a person to be licensed under the laws of this state to sell, solicit or negotiate  
5 insurance, when she sold, solicited and negotiated 136 title insurance policies.

6 4. For purposes of ORS 731.104, negotiate means to confer directly with or to  
7 offer advice directly to a purchaser or prospective purchaser of a particular policy of  
8 insurance concerning any of the substantive benefits, terms or conditions of the policy, if  
9 the person engaged in that act sells insurance or obtains insurance from insurers for  
10 purchasers. Sell means to exchange a policy of insurance by any means, for money or its  
11 equivalent, on behalf of an insurer. Solicit means to attempt to sell a policy of insurance  
12 or to ask or urge a person to apply for a particular kind of insurance from a particular  
13 insurer.

14 5. Under ORS 744.053, a person may not sell, solicit or negotiate insurance in  
15 this state for any class or classes of insurance unless the person is licensed as an  
16 insurance producer. Respondent violated ORS 744.053 by issuing 136 title insurance  
17 policies in Oregon without a license.

18 6. Under ORS 731.988(1) the Director may impose a civil penalty of up to  
19 \$1,000 per violation upon any individual who violates a provision of the Insurance Code.

20 7. Under ORS 744.011(1), the expiration of a license or the voluntary surrender  
21 of a license shall not deprive the Director of jurisdiction to proceed with any investigation  
22 of, or any action or disciplinary proceedings against, the licensee or to revise or render  
23 void an order suspending or revoking the license.

24 ORDERS

25 Now therefore, the Director issues the following Orders:  
26

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1 8. As authorized by ORS 731.252(1), the Director ORDERS Respondent to  
2 CEASE AND DESIST from violating any provision of the Oregon Insurance Code or the  
3 administrative rules promulgated thereunder.

4 9. Based upon the foregoing and in accordance with ORS 731.988(1), the  
5 Director proposes to ORDER a CIVIL PENALTY of \$27,200 (\$200 per violation).

6 10. The Director agrees to SUSPEND the collection of \$20,400 of the \$27,200  
7 CIVIL PENALTY assessed herein upon the condition that Respondent commits no new  
8 violations of the Oregon Insurance Law or any administrative rules adopted thereunder.

9 11. If Respondent complies with all of the terms and conditions set out in this  
10 Order and commits no violations of the Oregon Insurance Code during the five (5) year  
11 period from the date of issuance of this Order, the Director hereby agrees to WAIVE the  
12 \$20,400 suspended CIVIL PENALTY.

13 12. The Director reserves the right to immediately assess and collect the \$20,400  
14 suspended CIVIL PENALTY upon a determination that Respondent has violated any  
15 term of this Order.

16 13. The remaining portion of the CIVIL PENALTY assessed against Respondent  
17 in the amount of \$6,800 is due and payable to the Department of Consumer and Business  
18 Services at the time this Order is returned to the Division.

19 14. The Director, pursuant to ORS 744.011(1), hereby REVOKES Respondent's  
20 Oregon Resident Insurance Producer License.

21 SO ORDERED this 21<sup>st</sup> day of June, 2016 in Salem,  
22 Oregon.

23 PATRICK M. ALLEN, Director  
24 Department of Consumer and Business Services

25 /s/ David Tatman  
26 David C. Tatman, Chief of Enforcement  
Division of Financial Regulation

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CONSENT TO ENTRY OF ORDER

I, Hollie Winslow, 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/ Hollie Winslow

Signature

State of Oregon

County of Gilliam

Signed or attested before me on this 9<sup>th</sup> day of June, 2016

by Hollie Winslow.

/s/ Jennifer Marie Aamodt

Notary Public

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