

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

IN THE MATTER OF:) **Final Order Revoking**
) **License, Entered by**
CHRISTINA M. JARAMILLO,) **Default**
)
Licensee.) **Case No. INS 16-0234¹**

On August 5, 2015, the Director of the Oregon Department of Consumer and Business Services (“Director”), by and through the Insurance Division, now know as the Division of Financial Regulation (“Division”), served notice on Christina M. Jaramillo (“Jaramillo”) that the Director intended to revoke Jaramillo’s Oregon nonresident insurance producer license.

The notice offered Jaramillo an opportunity for hearing if requested within 21 days of service of the notice. The notice further informed Jaramillo that if a hearing was not conducted because Jaramillo did not timely request a hearing or otherwise defaulted then the designated portion of the Director’s file and all materials submitted by Jaramillo in this case would automatically become part of the contested case record for the purpose of proving a *prima facie* case.

Jaramillo did not request a hearing in response to the notice.

NOW THEREFORE, after considering the relevant portions of the Insurance Division’s file relating to this matter, the Director enters the following Order.

FINDINGS OF FACT

1. Jaramillo has been a licensed nonresident individual insurance producer in Oregon since November 5, 2013. Jaramillo’s NAIC national producer number is 17032210.
2. From November 22, 2013, until February 24, 2014, Jaramillo was contracted with Golden Rule Insurance Company (“Golden Rule”) and appointed as a Golden Rule producer in Oregon. By letter dated February 24, 2014, Golden Rule notified Jaramillo that her contract was terminated for cause.

¹ Original case number, which was included on the Notice Order, was INS-15-07-009.

3. Golden Rule's investigation concluded that Jaramillo submitted an electronic application for insurance coverage and deliberately omitted essential health history that had been disclosed to her.
4. Since her termination by Golden Rule, Jaramillo has been the subject of administrative actions including revocations in West Virginia, Idaho, South Dakota, Delaware, Virginia, North Carolina, California, Kansas and Kentucky.
5. Jaramillo did not notify the Director of any of the completed administrative actions against her.
6. The Division sent an inquiry letter requesting response and specific information to Jaramillo on March 5, 2015. The letter requested that Jaramillo respond by April 6, 2015.
7. The Division did not receive a response from Jaramillo by the requested date.

CONCLUSIONS OF LAW

8. The Director is authorized to enforce the provisions of the Insurance Code. ORS 731.236. As part of that enforcement authority, the Director may institute enforcement actions. ORS 731.256(1).
9. The Director may initiate an enforcement action against a producer for violating an insurance law or insurance rule, ORS 744.074(1)(b).
10. Under ORS 731.296 any licensee must promptly and truthfully reply to the proper inquiries made by the Director. Jaramillo did not promptly reply to the Director's inquiry sent March 5, 2015.
11. Under ORS 744.089(1), an insurance producer must report to the Director any administrative action taken against the insurance producer in another jurisdiction not later than the 30th day after the date of the final disposition of the matter. Jaramillo did not timely report administrative actions taken against her.
12. Under ORS 744.074(1)(b), the Director may revoke a License if the producer violates any insurance law. Jaramillo violated both ORS 744.089(1) and ORS 731.296, which are both insurance laws.

ORDER

Christina M. Jaramillo's Oregon's nonresident insurance producer's license is hereby REVOKED.

SO ORDERED this 6th day of July, 2016 in Salem, Oregon.

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

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

NOTICE OF RIGHT TO JUDICIAL APPEAL

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

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