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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-16-0134

5 GOHAR NORDANYAN,

6 Applicant.

7
8 FINAL ORDER TO CEASE AND
9 DESIST AND ORDER DENYING
10 LICENSE APPLICATION, ENTERED
11 BY DEFAULT

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

17 The Notice offered Applicant an opportunity for a hearing if requested within 60
18 days of service of the Notice. The Notice further informed Applicant that if a hearing
19 was not conducted because Applicant did not timely request a hearing or otherwise
20 defaulted, then the designated portion of the Division’s file and all materials submitted by
21 Applicant in this case would automatically become part of the contested case record for
22 the purpose of proving a prima facie case.

23 The Director did not receive from Applicant a request for a hearing and did not
24 conduct a hearing.

25 The Director finds that the record of this proceeding proves a prima facie case.

26 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 has been licensed as a nonresident insurance producer since July 15,

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





1 2013. Applicant applied for renewal of their nonresident insurance producer license
2 (“License”) on or around September 2, 2015. Applicant’s License expired on September
3 30, 2015.

4 2. As part of the application process, Applicant completed and submitted to the
5 Division an application form indicating that they had never been named or involved as a
6 party in an administrative proceeding.

7 3. During review of the application, the Division learned that Applicant was
8 involved in administrative proceedings in California and Arizona in 2014. Applicant has
9 not reported the California or Arizona administrative proceedings to the Director.

10 4. On September 9, 2015, the Division sent a letter to Applicant requesting a
11 copy of the California and Arizona administrative orders and explanations surrounding
12 the incidents. The Division set a response deadline of October 7, 2015. Applicant did
13 not respond to the Division’s request

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

18 CONCLUSIONS OF LAW

19 The Director CONCLUDES that:

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

22 7. Applicant’s representation in their application that they had never been named
23 or involved as a party in an administrative proceeding was incorrect, misleading,
24 incomplete or materially untrue.

25 8. Applicant’s failure to timely respond to the Division’s request for information
26 to complete Applicant’s renewal application has resulted in the application being

1 incomplete.

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

6 10. Under ORS 744.089(1), an insurance producer shall report to the Director any
7 administrative action taken against the insurance producer in another jurisdiction not later
8 than the 30th day after the date of the final disposition of the matter.

9 11. Applicant violated ORS 744.098(1) by failing to report the California and
10 Arizona administrative actions to the Director.

11 12. Under ORS 744.074(1)(b), the Director may refuse to issue an insurance
12 producer license and may take other actions authorized by the Insurance Code in lieu
13 thereof or in addition thereto, if an applicant violates any insurance law.

14 **ORDERS**

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

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

19 14. The Director, pursuant to ORS 744.074(1), hereby DENIES Applicant's
20 application for a nonresident insurance producer license.

21 SO ORDERED this 28th day of July, 2016.

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

24
25 /s/ David Tatman
26 David C. Tatman, Chief of Enforcement
Division of Financial Regulation

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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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