

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

In the Matter of:

Case No. INS-16-0247

MARGARET M. WILSON,

Respondent.

FINAL ORDER TO CEASE AND
DESIST AND FINAL ORDER
REVOKING LICENSE, ENTERED BY
DEFAULT

On July 20, 2016, the Director of the Department of Consumer and Business Services (“Director”), by and through the Division of Financial Regulation (“Division”), properly served Notice on MARGARET M. WILSON (“Respondent”) that the Director intended to revoke Respondent’s Oregon resident insurance producer license (“License”).

The Notice offered Respondent an opportunity for a hearing, if requested within 30 days. The Notice further informed Respondent that if a hearing was not conducted because Respondent did not timely request a hearing or otherwise defaulted, then the designated portion of the Director’s file and all materials submitted by Respondent 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 Respondent 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.

The Director makes the following Findings of Fact, Conclusions of Law, Orders, and Notice of Right to Judicial Appeal.

FINDINGS OF FACT

The Director FINDS that:

1. Respondent was licensed as a Resident Insurance Producer from February 3,

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1 2012 until the license expired on March 1, 2016.

2 2. On July 23, 2014, Leslie Lisk (“Lisk”) contacted National Guardian Life
3 Insurance Company (“NGL”) regarding a notice he received stating that his account for
4 an initial withdraw for an insurance policy was returned as “Invalid Account Number.”
5 Lisk had not requested or signed for an insurance policy.

6 3. Lisk confirmed that the signature on the life insurance application dated July
7 1, 2014, was not signed by him, nor did he authorize anyone to sign on his behalf. Much
8 of the personal information on the application was incorrect, including Lisk’s address, his
9 wife’s date of birth and his social security number.

10 4. Respondent signed the application certifying that the information recorded by
11 the agent on the form is true and accurate to the best of her knowledge.

12 5. Respondent submitted the application to NGL.

13 6. In a letter received by the Director on April 3, 2015, Respondent states she
14 moved resident addresses in May 2014. Respondent failed to notify the Director within
15 30 days of a change of residence.

16
17 **CONCLUSIONS OF LAW**

18 The Director CONCLUDES that:

19 7. Under ORS 744.074(1)(k), the Director is authorized to take action when a
20 licensee has been found to have forged another person’s name on an application for
21 insurance. Respondent forged Lisk’s name on a life insurance application.

22 8. ORS 744.068(4)(c) requires a licensee to notify the Director within 30 days of
23 a change of residence. Respondent failed to update her residence address within 30 days.

24 9. Under ORS 744.011(1), the expiration of a license or the voluntary surrender
25 of a license shall not deprive the Director of jurisdiction to proceed with any investigation
26 of, or any action or disciplinary proceedings against, the licensee or to revise or render

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1 void an order suspending or revoking the license.

2

3 ORDER

4 Now therefore, the Director issues the following Orders:

5 10. As authorized by ORS 731.252(1), the Director ORDERS Respondent to
6 CEASE AND DESIST from violating any provision of the Insurance Code or the
7 administrative rules promulgated thereunder.

8 11. The Director, pursuant to ORS 744.074(k), hereby REVOKES Respondent's
9 Resident Insurance Producer License.

10

11 SO ORDERED this 20th day of August, 2016 in Salem,
12 Oregon.

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

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

18 NOTICE OF RIGHT TO JUDICIAL APPEAL

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

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