March 21, 2023

Marilyn Darling
1100 NW Compton Way
Suite 205
Hillsboro, OR 97006-1964

471 NW 174th Terr.
Beaverton, OR 97006-4193
Marilyn.darling@velapoint.com

Via regular mail and e-mail

Re: Notice Order and Consent Order
Case No. INS-23-0009

Dear Ms. Darling:

The Oregon Division of Financial Regulation ("Division"), acting on behalf of the Director of the Oregon Department of Consumer and Business Services ("Director"), has conducted an investigation and determined that you engaged in violations of the Oregon Insurance Code.[1]

Enclosed for your review are two documents. The first is a Consent Order containing the Division's proposal to resolve this matter. If you accept the Consent Order's terms, please sign it before a notary and return the original signed and notarized document, along with the remaining civil penalty, to me at the address in the attached payment coupon. If you do not accept the terms of the Consent Order, please inform the Division within 30 days from the date of this letter. Should you and the Division fail to reach a resolution to this matter the Director will issue the second enclosed document, a Notice Order proposing to assess civil penalties and suspend your Oregon insurance producer license. Please note that the Notice Order contains important information regarding your right to an administrative hearing under ORS 183.415.

/ / /

/ / /

[1] See Oregon Revised Statutes ("ORS") chapters 731, 732, 733, 734, 735, 737, 742, 743, 743A, 743B, 744, 746, 748 and 750.

If you have questions regarding the Consent Order, Notice Order or this letter, you may contact me at Anthony.j.estrada@dcbs.oregon.gov or 503-586-8967.

Sincerely,

/s/ Anthony Estrada
Anthony Estrada
Lead Enforcement Officer

350 Winter St. NE
P.O. Box 14480
Salem, OR 97309
503-378-4140
dfr.financialserviceshelp@dcbs.oregon.gov
dfr.insurancehelp@dcbs.oregon.gov
dfr.oregon.gov

350 Winter St. NE
P.O. Box 14480
Salem, OR 97309
503-378-4140
dfr.financialserviceshelp@dcbs.oregon.gov
dfr.insurancehelp@dcbs.oregon.gov
dfr.oregon.gov