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

In the Matter of: CHARLES DONISI, Respondent.	Case No. INS-25-0001 FINAL ORDER TO CEASE AND DESIST AND FINAL ORDER ASSESSING CIVIL PENALTIES, ENTERED BY CONSENT

The Director of the Department of Consumer and Business Services for the State of Oregon ("Director"), through the Division of Financial Regulation (the "Division"), investigated the business activities of Charles Donisi ("Respondent") and determined that he violated certain provisions of the Oregon Revised Statutes ("ORS") chapters 731, 732, 733, 734, 735, 737, 742, 743, 743A, 743B, 744, 746, 748, and 750 and the rules promulgated thereunder ("Insurance Code").

Respondent cooperated with the Director's investigation and wishes to settle this matter.

Now, therefore, as evidenced by the signature(s) subscribed on this Order, Respondent hereby CONSENTS to entry of this Order upon the Director's Findings of Fact and Conclusions of Law, as stated below.

FINDINGS OF FACT

The Director FINDS that:

1. Respondent is a Florida resident with his last recorded principal place of business at 2527 Avila Ln, Naples, FL 34105.

2. Respondent's National Association of Insurance Commissioners ("NAIC") national producer number is 7723827, and he was first licensed as an Oregon non-resident insurance producer on January 28, 2008.

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3. On or about June 12, 2023, the Division received a complaint filed by a consumer who shall hereinafter be referred to as "KB," who purchased a health insurance plan from Respondent.

4. The Division mailed a letter to Respondent by regular and certified mail on February 17, 2024, to inform him of the complaint. This letter was returned for an insufficient address. The licensing website listed Respondent's business and mailing address as 2800 Gateway Dr, Pompano Beach, FL 33069, and the business email listed was licensing@ensurancehealth.com and the personal email was licensing@easyquote.health.

5. The Division emailed Respondent on April 5, 2024, informing him of the complaint. Respondent emailed the Division on April 8, 2024, and requested a copy of the complaint. The complaint was provided to Respondent.

6. The Division received a letter from Respondent on May 6, 2024, with a partial response to the Division's inquiry.

7. The Division emailed Respondent requesting more information on May 7, 2024, and emailed an additional inquiry on July 16, 2024. The Division also mailed an inquiry letter by regular and certified mail to Respondent on August 7, 2024. Respondent emailed a response to the Division on August 12, 2024, and provided additional information on August 13, 2024.

8. In the August 13, 2024, email, Respondent explained that original communications from the Division were not received. He stated that "[s]ubsequent emails were not seen in time as the email for this agency are not regularly checked as it is no longer operational and has no employees."

9. On November 14, 2024, the Division notified Respondent that all inquiries were submitted to the last recorded email addresses the Division had on file and that it is Respondent's responsibility to ensure the Division has accurate contact information. The Division then requested Respondent update his contact information under his license so

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that it is current and accurate by December 6, 2024.

10. On November 19, 2024, Respondent emailed the Division with a screenshot of an unknown website in which it appeared Respondent was in the process of updating his contact information. Respondent also provided sufficient information for the Division to determine that there do not appear to be any violations stemming from KB's complaint.

11. On November 26, 2024, the Division conducted a licensee record search of Respondent that showed his contact information had not been updated. The same day, the Division emailed Respondent to update his contact information and requested additional information about the date the agency was no longer operational.

12. On December 2, 2024, Respondent stated he was updating his contact information through Florida's licensing website and that he would contact the Division's licensing unit. He also advised the Division that the agency was no longer in operation as of the summer of 2022.

13. On December 3, 2024, the Division requested a more exact date by which the agency was no longer in operation. Respondent emailed the Division on the same date and stated that the agency was no longer in operation as of August 2022.

14. For investigation purposes and based on the information provided by Respondent, the Division considers August 31, 2022 as the last day Respondent's former agency was operational. Respondent submitted an address/information change form to the Division on December 3, 2024, 825 days after the agency's final day of operation.

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CONCLUSIONS OF LAW

The Director CONCLUDES that:

15. Pursuant to ORS 731.252(1), whenever the Director has reason to believe that any person has been engaged or is engaging or is about to engage in any violation of the Insurance Code, the Director may issue an order to discontinue or desist from such violation or threatened violation.

16. Pursuant to ORS 744.068(4)(a), an insurance producer must notify the Director of any change of address or telephone number of the principal place of business or any location at which the insurance producer transacts business within 30 days of the date of change.

17. Respondent violated ORS 744.068(4)(a) by failing to timely notify the Director of the change of address of his principal place of business.

18. Because Respondent violated ORS 744.068(4)(a), the Director may, under ORS 731.252(1), order Respondent to cease and desist from violating this statute.

19. ORS 731.988(1) authorizes the Director to assess a civil penalty against Respondent of up to $1,000 per violation of the Insurance Code.

ORDERS

Now therefore, the Director issues the following Orders:

20. As authorized by ORS 731.252(1), the Director ORDERS Respondent to CEASE AND DESIST from violating ORS 744.068(4)(a).

21. As authorized by ORS 731.988(1), the Director ORDERS Respondent to pay $500 in CIVIL PENALTIES for failing to notify the Director of a change of address of his principal place of business, in violation of ORS 744.068(4)(a).

22. The Director SUSPENDS $250 of the civil penalties provided Respondent does not violate the Insurance Code or the terms of this Order. If Respondent violates the Insurance Code or the terms of this Order, then the $250 suspended civil penalties becomes immediately due and owing. Otherwise, the suspended civil penalties will be waived three years from the date of this Order.

23. Along with this Order, Respondent shall submit to the Director $250 as payment for the non-suspended civil penalties.

24. This Order is a "Final Order" under ORS 183.310(6)(b). Subject to this provision, entry of this Order does not limit the Director's authority to enforce this Order

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or take action against Respondent for violations of this Order or violations not included in this Order that are discovered after the date of this Order.

SO ORDERED.

Dated this 22nd day of May, 2025.

ANDREW R. STOLFI, Director
Department of Consumer and Business Services

/s/ Dorothy Bean
Dorothy Bean, Chief of Enforcement
Division of Financial Regulation

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CONSENT TO ENTRY OF ORDER

I, Charles Donisi, state that I have read the foregoing Order and that I know and fully understand the contents hereof. The factual allegations stated herein are true and correct. I have been advised of my right to a hearing and of the right to be represented by counsel in this matter. 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. I understand that the Director reserves the right to take further action against me to enforce this Order or to take appropriate action upon discovery that I have committed other violations of the Insurance Code. I will fully comply with the terms and conditions stated herein.

I understand that this Order is a public document.

/s/ Charles Donisi
Signature

State of Florida

County of Collier

Signed or attested before me by Charles Donisi on this 14th day of May, 2025.

/s/Mariana Beckner
Notary Public

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