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

In the Matter of: YAMELL FERNANDEZ ABDALA, Respondent.	Case No. INS-25-0092 FINAL ORDER TO CEASE AND DESIST, AND FINAL ORDERS REVOKING INSURANCE PRODUCER LICENSE AND DENYING LICENSE RENEWAL APPLICATION, ENTERED BY DEFAULT

On November 13, 2025, the Division of Financial Regulation (the "Division"), acting on behalf of the Director of the Department of Consumer and Business Services for the State of Oregon (the "Director"), and in accordance with the Oregon Revised Statutes ("ORS") chapters 731, 732, 733, 734, 735, 737, 742, 743, 743A, 744, 746, 748, and 750 ("Insurance Code") and the Oregon Administrative Rules ("OAR") promulgated under those laws, issued and served an Order to Cease and Desist and Proposed Orders Revoking Insurance Producer License and Denying License Renewal Application (the "Notice Order") against Yamell Fernandez Abdala ("Respondent").

The Notice Order offered Respondent an opportunity for a hearing if requested within 60 days of the Notice. The Notice Order further informed Respondent that if a hearing were not conducted because they did not timely request a hearing or otherwise defaulted, then the designated portion of the Division'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.

///

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

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. Respondent was first licensed as an Oregon non-resident individual insurance producer on May 14, 2024.

2. Respondent's National Producer Number ("NPN") national producer number is 21110167.

3. Respondent submitted an application to the Division to renew her Oregon resident insurance producer license on May 17, 2025. In her application, Respondent answered "no" to question 2, which asked whether she had "ever been named or involved as a party in an administrative proceeding…regarding any professional or occupational license or registration."

4. On March 15, 2025, the State of Florida initiated an administrative action against Respondent, seeking to cancel or revoke her resident insurance producer license.

5. On May 14, 2025, the Division received notice from the Regulatory Information Retrieval System ("RIRS") that Respondent surrendered her license in her domicile state of Florida in lieu of revocation after she was found to have cheated on her insurance license exam, thereby demonstrating a lack of fitness or untrustworthiness. The Florida administrative order which documented this surrender was effective May 13, 2025.

6. On May 14, 2025, the Division sent an email to Respondent stating that because she was no longer licensed in her domicile state, she was no longer eligible for a non-resident insurance producer license.

7. The email provided Respondent the option to voluntarily surrender her license, and stated that if Respondent did not surrender her license the Division would initiate administrative action seeking to revoke her license and deny her application. The email

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

provided Respondent 30 days to respond.

8. As of the time of the Notice Order and this Order, Respondent has failed to respond to the Division.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

9. Pursuant to ORS 744.063(1)(a), a non-resident insurance producer must be currently licensed as a resident insurance producer and in good standing in the person's home state. Since Respondent is not licensed in her resident state of Florida, she is not eligible for a non-resident insurance producer license in Oregon.

10. Under ORS 731.296, the Director may address any proper inquiries to any insurer, licensee or its officers in relation to its activities or condition or any other matter connected with its transactions. Any such person so addressed shall promptly and truthfully reply to such inquiries using the form of communication requested by the Director. The reply shall be verified by an officer of such person, if the Director so requires. Respondent violated ORS 731.296 when she failed to respond to the Division's inquiries.

11. By failing to respond to the Division's inquiries in violation of ORS 731.296, the Division may refuse to renew and revoke Respondent's non-resident insurance producer license pursuant to ORS 744.074(1)(b).

12. By filing an insurance license application in which she failed to disclose the Florida administrative order issued against her, Respondent violated ORS 744.074(1)(a), and the Director may refuse to renew and revoke her current license.

13. 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, directed to such person, to discontinue or desist from such violation or threatened violation.

///

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

ORDERS

The Director issues the following ORDERS:

14. Pursuant to the authority of ORS 731.252(1), the Director hereby ORDERS Respondent to CEASE AND DESIST from violating ORS 744.063(1)(a), ORS 731.296, and ORS 744.074.

15. Pursuant to ORS 744.063(1)(a) and ORS 744.074(1)(a) and (b), the Director hereby DENIES Respondent's application to renew their non-resident insurance producer license.

16. Pursuant to ORS 744.063(1)(a) and ORS 744.074(1)(a) and (b), the Director hereby REVOKES Respondent's non-resident insurance producer license.

FINAL ORDER

17. This Order is a "Final Order" under ORS 183.310(6)(b). Subject to that provision, the entry of this Order does not limit other remedies that are available to the Director under Oregon law

IT IS SO ORDERED.

Dated this 22nd day of January, 2026.

SEAN O'DAY, Director
Department of Consumer and Business Services

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

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

NOTICE OF RIGHT TO JUDICIAL APPEAL

Judicial review of final orders in contested cases is governed by ORS 183.482. Respondent 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.