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

In the Matter of: HELIX HEALTHCARE LLC, dba HELIX INSURANCE AGENCY, Respondent.	Case No. INS-26-0044 FINAL ORDER TO CEASE AND DESIST AND FINAL ORDER ASSESSING CIVIL PENALTY, ENTERED BY CONSENT

The Director of the Department of Consumer and Business Services for the State of Oregon (the "Director"), through the Division of Financial Regulation (the "Division"), investigated the business activities of Helix Healthcare LLC, dba Helix Insurance Agency ("Helix" or the "company") and determined that it 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 (collectively, the "Insurance Code").

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

Now, therefore, as evidenced by the signatures subscribed on this Order, Helix hereby CONSENTS to entry of this Order upon the Director's Findings of Fact and Conclusions of Law below.

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

FINDINGS OF FACT

The Director FINDS that:

1. Helix is a business entity insurance producer based in Florida. Its National Producer Number is 21521286.

2. The company's sole owner and Designated Responsible Licensed Producer is Rafael Lakshtanov, an Oregon nonresident insurance producer who has been licensed in

the state since December 31, 2024. His National Producer Number is 21272340.

3. In 2025, Helix sold 179 insurance policies in Oregon without being licensed in the state as an insurance producer. The company received commissions for 36 of those insurance policies.

4. Lakshtanov responded promptly to the Division's inquiries regarding Helix's business activities in Oregon. Further, he applied for an Oregon nonresident business entity insurance producer license on behalf of the company.

5. Helix became licensed in Oregon on March 9, 2026, and currently has an active license.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

6. By selling 179 insurance policies in Oregon without a license, Helix violated ORS 744.053.

7. By receiving commissions for 36 of the 179 insurance policies it sold in Oregon while unlicensed, Helix violated ORS 744.076(2).

8. ORS 731.252(1) authorizes the Director to order Helix to cease and desist from ORS 744.053 and ORS 744.076(2).

9. ORS 731.988(1) authorizes the Director to assess a civil penalty of up to $10,000 per violation against a business entity insurance producer.

ORDERS

Now therefore, the Director issues the following Orders:

10. As authorized by ORS 731.252(1), the Director ORDERS Helix to CEASE AND DESIST from violating ORS 744.053 and ORS 744.076(2).

11. As authorized by ORS 731.988(1), the Director ORDERS Helix to pay a CIVIL PENALTY of $10,000 for violating ORS 744.053 and ORS 744.076(2).

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12. The Director SUSPENDS $6,000 of the civil penalty, provided Helix does not violate the Insurance Code or the terms of this Order. If Helix fails to comply with this condition, then the suspended civil penalty will become immediately due and owing. Otherwise, the suspended civil penalty will be waived three years from this Order's date.

13. Along with this Order, Helix shall submit to the Director $2,000 as partial payment for the non-suspended civil penalty.

14. Helix shall pay the remaining $2,000 non-suspended civil penalty by November 16, 2026.

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

SO ORDERED this 27th day of October, 2026.

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

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

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ENTITY CONSENT TO ENTRY OF ORDER

I, Rafael Lakshtanov , am the sole owner and Designated Responsible Licensed Person of Helix Healthcare LLC, dba Helix Health Insurance ("Helix"). I am authorized to act and sign this Order on behalf of Helix. I have read the foregoing Order, and I know and fully understand its contents. I have been advised of the right to a hearing and of the right to be represented by counsel in this matter. Helix voluntarily consents 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. Helix understands that the Director reserves the right to take further action to enforce this Order or to take appropriate action upon discovery that Helix has committed other violations of the Insurance Code. Helix, along with its officers, directors, employees, or agents, will fully comply with the terms and conditions stated herein.

Helix understands that this Order is a public document.

Signature: */s/ Rafael Lakshtanov*

Position Held: Owner/DRLP

State of Florida

County of Palm Beach

Signed or attested before me by Rafael Lakshtanov on this 19th day of October, 2026.

/s/ Kiyanna Beckford

Notary Public

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