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

In the Matter of HENRICH, GAVIN (NPN# 21118615) Respondent.	Case No. INS-25-0083 FINAL ORDER TO CEASE AND DESIST, AND FINAL ORDER REVOKING LICENSE AND ASSESSING CIVIL PENALTY, ENTERED BY DEFAULT

On October 28, 2025, the Director of the Department of Consumer and Business Services for the State of Oregon ("Director"), acting by and through the Division of Financial Regulation ("Division") and in accordance with Oregon Revised Statutes ("ORS") chapters 731, 732, 733, 734, 735, 737, 742, 743, 743A, 743B, 744, 746, 748 and 750 ("Insurance Code") and specifically ORS 744.074, issued and served an Order to Cease and Desist, Orders Revoking License and Assessing Civil Penalty, and Notice of Right to an Administrative Hearing (the "Notice Order") against Gavin Henrich ("Respondent"), thereby ordering Respondent to cease and desist from violating the Insurance Code and giving notice that the Director proposed to revoke the non-resident insurance producer license ("License") of Respondent and assess a civil penalty.

The Notice offered Respondent an opportunity for a hearing if requested within 20 days of the Notice. The Notice 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.

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The Director finds that the record of this proceeding proves a prima facie case.

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 is a Texas resident with his last recorded address at 605 W Joesphine St., Weatherford, TX 76086.

2. On June 28, 2024, the Division received an application for a non-resident insurance producer license from Respondent.

3. On that same day, Respondent tendered payment of the fee for his license using a credit card and was issued a license upon entry of his payment information.

4. On February 14, 2025, the National Insurance Producer Registry ("NIPR"), where the application is submitted along with the licensing fees, notified the Division that the fees paid had later been disputed by Respondent. The Division sent an email warning to Respondent that his payment was not honored and also providing instructions regarding how to submit payment. The Division noted that if his fees were not paid within 30 days, his license would be made inactive until payment was made, and if payment was not made by March 14, 2025, the matter would be referred to the Enforcement Unit for revocation of his license.

5. On July 15, 2025, the Division having received no response and no payment, attempted to contact Respondent by phone at both business and residence numbers on file. A voicemail was left that past due license fees must be paid no later than July 18, 2025, to avoid administrative action.

6. As of the time of this Order, Respondent has still not paid his licensing fees and his license has been made inactive.

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CONCLUSIONS OF LAW

The Director CONCLUDES that

7. Under 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.

8. ORS 744.059(1)(d) requires insurance producer licensees to pay "all applicable fees" for their license.

9. Respondent violated ORS 744.059(1)(d) by failing to pay the license fee.

10. ORS 744.074(1)(p) authorizes the Director to suspend, revoke, or refuse to renew an insurance producer license for "failing to pay any fee or charge" to the Director.

11. ORS 731.988(1) authorizes the Director to impose civil penalties against an individual insurance producer and the amount up to $1,000 per violation for any violation of the Insurance Code, including violations of ORS 744.059(1)(d).

ORDERS

The Director issues the following ORDERS:

12. Pursuant to ORS 731.252(1) the Director hereby ORDERS Respondent, and all entities owned or controlled by Respondent, his successors and assignees, to CEASE AND DESIST from violating any provision of the Insurance Code, or any administrative rule adopted by the Director under those statutes.

13. The Director, pursuant to ORS 744.074(1)(p), hereby REVOKES Respondent's non-resident insurance producer license for violating ORS 744.059(1)(d).

14. The Director, pursuant to ORS 731.988(1), hereby ORDERS that Respondent be subject to a CIVIL PENALTY in the amount of $1,000 for violating ORS 744.059(1)(d) and ORS 744.074(1)(p).

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FINAL ORDER

15. 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 15th day of December, 2025.

Sean E. O'Day, Director
Department of Consumer and Business Services

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

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.

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