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

In the Matter of:	Case No. INS-25-0065
GERARDO JIMENEZ, an Individual, Respondent.	FINAL ORDER TO CEASE AND DESIST, FINAL ORDER TO PERMANENTLY REFRAIN FROM APPLYING FOR LICENSURE, FINAL ORDER TO ASSESS CIVIL PENALTIES, AND CONSENT TO ENTRY OF ORDER THIS IS A FINAL ORDER

The Director of the Department of Consumer and Business Services for the State of Oregon ("Director"), acting 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"), has conducted an investigation into the insurance related activities of Gerardo Jimenez ("Respondent") and determined that Respondent engaged in activities constituting violations of the Insurance Code.

Respondent, without admitting or denying the Director's Findings of Fact or Conclusions of Law, wishes to resolve and settle this matter with the Director.

Now, therefore, as evidenced by the authorized signatures 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 hereinafter.

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

FINDINGS OF FACT

The Director FINDS that:

1. At all relevant times, Respondent was employed by, and/or working on behalf of, Ironside Claims LLC (Ironside"), a California limited liability company managed by

Anssi Viljanen ("Viljanen").[1]

2. From in or around February 2024 through in or around March 2024, Ironside and Viljanen sent or assigned their representatives, including Respondent, to solicit Oregon residents to permit Ironside to represent them in negotiating and settling 1st and 3rd party homeowners insurance claims for wildfire-related damages.

3. The Director's investigation of the insurance claims filed by Ironside revealed a pattern of coercive and deceptive practices. In particular:

A. Numerous Oregon residents stated that insurance claims were filed without their knowledge and/or for properties that had incurred no damage;

B. Ironside repeatedly withdrew claims when the insurance carrier requested sworn statements to support them; and

C. Of the 17 claims for which the Director obtained information, none were approved. 13 were withdrawn, two were denied following inspections that found no property damage, and two were closed due to an inability to contact the insured.

4. In or around February 2024, Respondent contracted with Oregon consumer "HO" to authorize Ironside to perform the services identified in Paragraph (2) for compensation.

5. Ironside submitted a claim for wildfire-related damages on HO's behalf. The policy's insurer investigated the claim because it was filed approximately 19 months after the alleged damage and no similar claims had been filed in HO's residential area.

6. Ironside withdrew the claim after the insurer requested an Examination Under Oath.[2]

7. At no time has Respondent held an Oregon insurance adjuster license.

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[1] *See* Division case number INS-25-0052 against Ironside and Viljanen.
[2] An Examination Under Oath is a sworn statement from the insured regarding their claim.

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CONCLUSIONS OF LAW

The Director CONCLUDES that:

8. Respondent acted as an "adjuster," as defined under ORS 744.502(1), by soliciting, and contracting with, HO to permit Ironside to represent her in negotiating and settling 1st and 3rd party homeowners insurance claims for wildfire-related damages.

9. By engaging in business as an adjuster without holding an Oregon adjuster license, Respondent violated ORS 744.505.

10. Because the Director has reason to believe that Respondent has been engaged in violations of the Insurance Code, the Director may issue an order to Respondent to cease and desist, under ORS 731.252(1).

11. The Director may impose a civil penalty of up $10,000 *per violation* upon any person who violates a provision of the Insurance Code, under ORS 731.988(1). The civil penalty for individual insurance adjusters may not exceed $1,000 for each offense.

ORDERS

The Director issues the following ORDERS:

12. As authorized by ORS 731.252(1), the Director ORDERS Respondent to CEASE AND DESIST from violating ORS 744.505.

13. As authorized by ORS 731.988(1), the Director ORDERS that Respondent be subject to a CIVIL PENALTY of $1,000 for violating ORS 744.505.

14. The Director hereby suspends payment of $750 of the CIVIL PENALTY for a period of three years, provided Respondent complies with the terms of this Order.

15. The non-suspended CIVIL PENALTY ($250) is due and payable at the time Respondent returns this signed Order to the Director.

16. Respondent hereby agrees to PERMANENTLY REFRAIN from any and all attempts to seek licensure under the Oregon Insurance Code. This extends to any and all entities for whom Respondent is a partner, member, manager, officer or director, occupies

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a similar status, performs similar functions and/or exercises management or control.

17. Respondent's failure to satisfy any term(s) of this Order will render all suspended and non-suspended penalties immediately due and owing.

18. This Order is binding upon Respondent's successors and assigns.

SO ORDERED this 23rd day of April, 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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CONSENT TO ENTRY OF ORDER

I, Gerardo Jimenez, have read the foregoing Consent Order, and I know and fully understand the contents hereof. I have been advised of my right to a hearing and of the right to be represented by counsel in this matter. I voluntarily and without any force or duress consent to the entry of this Consent Order expressly waiving any right to a hearing in this matter in this jurisdiction. I understand that the Director reserves the right to take further actions to enforce this Consent Order or to take appropriate action upon discovery of other violations of the Insurance Code. I will fully comply with the terms and conditions stated herein.

I understand that this Consent Order is a public document.

Signature: /s/ Gerardo Jimenez

State of California

County of Orange

Signed or attested before me on this 11th day of April, 2026

by Gerardo Jimenez.

/s/ Linda Torres
Notary Public

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