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

In the Matter of: Maksymilian Konopka, Respondent.	Case No. INS-25-0089 FINAL ORDER TO CEASE AND DESIST, AND ORDERS DENYING LICENSE RENEWAL AND REVOKING LICENSE, ENTERED BY DEFAULT

On May 12, 2026, 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"), properly served Respondent Makysimilian Konopka ("Konopka") an Order to Cease and Desist, Proposed Orders Denying License Renewal and Revoking License, and Notice of Right to a Hearing ("Notice Order") via regular and certified United States mail at Konopka's last known address. A signed green card, evidencing receipt of the Notice Order sent by certified mail, was returned. The Notice Order sent by regular mail was not returned.

The Notice Order offered Konopka an opportunity for a hearing, if requested in writing within 60 days of service. The Notice Order further informed Konopka that if a hearing was not conducted because Konopka did not request a hearing or otherwise defaulted, then the designated portion of the Division's file, which includes all materials Konopka submitted, would automatically become part of the contested case record to prove a *prima facie* case. Konopka has not made a written request for a contested hearing, and the time to do so has expired.

After considering the relevant portions of the Division's file in this matter, the Director finds that the record proves a *prima facie* case. Now, therefore, the Director makes the following Findings of Fact and Conclusions of Law and issues the following Orders.

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. Konopka received a License from the Division on December 8, 2022 (NAIC National Producer Number: 20393776).

2. On May 22, 2025, Konopka submitted a license renewal application to the Division.

3. A Division investigation into Konopka revealed a number of licensing and administrative actions taken by other state insurance regulators.

4. On April 13, 2023, the State of Louisiana revoked Konopka's nonresident insurance producer license and issued a fine for violating its state's insurance laws. Specifically, the revocation order found that Konopka submitted a life insurance policy application without a consumer's consent, and that he wrote an insurance policy for a different consumer who was deceased. The revocation order further states that Konopka's employer terminated his appointment on January 26, 2023.

5. On May 31, 2024, the State of Nebraska denied Konopka's nonresident insurance producer license renewal application because his license had been revoked in another state and for violations of its state's insurance laws

6. On August 13, 2024, the State of South Dakota revoked Konopka's nonresident insurance producer license due to Louisiana's license revocation and for violations of its state's insurance laws.

7. On September 27, 2024, the State of Ohio accepted Konopka's request to surrender his nonresident insurance producer license for cause, due to other states' licensing actions and for violations of its state's insurance laws.

8. Konopka's subsequent nonresident insurance producer license applications were denied in Kansas, Florida, and Alaska because his license had been revoked in another state.

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9. As a result of the above, the Division did not approve Konopka's license renewal application, and on May 31, 2025, Konopka's License expired.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

10. Under ORS 744.994(2), the expiration of Konopka's license does not deprive the Director of jurisdiction to proceed with any action or disciplinary proceedings against Konopka.

11. ORS 744.074(1)(i) authorizes the Director to deny a license renewal and revoke Konopka's License based on the revocation of his nonresident insurance producer licenses in Louisiana and South Dakota, for the denial of his license renewal application in Nebraska, and for his license surrender in Ohio.

12. ORS 744.074(1)(b) authorizes the Director to deny a license renewal and revoke Konopka's License for violating the insurance laws of Louisiana, Nebraska, South Dakota, and Ohio.

ORDERS

Now therefore, the Director issues the following Orders:

13. As authorized by ORS 731.252(1), the Director ORDERS Konopka to CEASE AND DESIST from violating ORS 744.074(1)(i) and (b).

14. The Director, pursuant to ORS 744.074(1)(i) and (b), hereby DENIES Konopka's license renewal application and REVOKES Konopka's License.

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

SO ORDERED this 29 day of July, 2026

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

You are entitled to judicial review of this order in accordance with ORS 183.482. You 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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