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

In the Matter of NICOLE CELENA NAEVE (NPN# 20450753) Respondent.	Case No. INS-25-0055 FINAL ORDER TO CEASE AND DESIST, AND FINAL ORDER REVOKING LICENSE AND ASSESSING CIVIL PENALTIES, ENTERED BY DEFAULT

On July 15, 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, 744, 746, 748 and 750 ("Insurance Code"), issued and served a Notice Order against Nicole Celena Naeve ("Respondent"), informing Respondent that the Director proposed to revoke Respondent's resident insurance producer license ("License") and asses civil penalties against Respondent for certain violations of the Insurance Code (the "Notice").

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 Florida resident with her last recorded address at 15814 Fairchild Dr, Tampa, Florida 33647.

2. On August 17, 2024, the Division received an application for an Oregon non-resident insurance producer license from Respondent.

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

4. On December 5, 2024, the National Insurance Producer Registry ("NIPR"), where the application is submitted along with the licensing fees, attempted to contact Respondent to inform her that the payment had not been honored by the bank or was otherwise rescinded. The Division received notice from NIPR about the payment issue. That same day, an employee of the Division sent an email to Respondent notifying her that her payment was not honored and also providing instructions regarding how to submit payment. The Division noted that if her fees were not paid within 30 days, her license would be made inactive until payment was made, and if payment was not made by January 7, 2025, the matter would be referred to the Enforcement Unit for revocation of her license.

5. On January 7, 2025, NIPR notified the Division that the license fee remained unpaid.

6. That same day, an employee of the Division having received no response and no payment, sent another email to Respondent noting her license had been placed in inactive status pending payment, and again notifying her that failure to pay the fee may result in a enforcement action.

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7. On April 24, 2025, having still not received a response or payment from Respondent, an employee of the Division reached out by phone and found that the number on file is not the Respondent's contact number, but belongs to a general insurance call center.

8. As of the time of this Order, Respondent has still not paid her license fee.

CONCLUSIONS OF LAW

The Director CONCLUDES that

9. 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.

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

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

12. 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.

13. 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

Now therefore, the Director issues the following Orders:

14. As authorized by ORS 731.252(1) the Director hereby ORDERS Respondent, and all entities owned or controlled by Respondent, her 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.

15. As authorized by ORS 744.074(1)(p), the Director hereby REVOKES

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Respondent's resident insurance producer license for violating ORS 744.059(1)(d).

16. As authorized by ORS 731.988(1), the Director herby ORDERS that Respondent be subject to a CIVIL PENALTY of $1,000 for violating ORS 744.059(1)(d).

FINAL ORDER

1. 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.

SO ORDERED this 19th day of August, 2025.

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

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

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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.