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

In the Matter of: TRENT PATTILLO, Respondent.	Case No. INS-23-0029 FINAL ORDER TO CEASE AND DESIST AND FINAL ORDER REVOKING LICENSE, 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 Trent Pattillo ("Pattillo") and determined that Pattillo 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").

Pattillo now wishes to settle this matter.

Now, therefore, as evidenced by the signature(s) subscribed on this Order, Pattillo hereby CONSENTS to entry of this Order upon the Director's Findings of Fact and Conclusions of Law, as stated below.

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

FINDINGS OF FACT

The Director FINDS that:

1. Pattillo is an Oregon nonresident insurance producer licensed in October 2022. His National Producer Number is 20465854.

2. At all relevant times, Pattillo was employed with Amica Insurance Company ("Amica") as an Associate Customer Care Representative.

3. On November 13, 2022, Pattillo received a telephone call from the daughter of a deceased Oregon insured, who had an Amica insurance policy. A portion of the policy's

premium was overdue, and the daughter was seeking an extension of the due date for paying the premium.

4. On November 13, 2022, Pattillo paid the overdue amount on behalf of the insured using his personal credit card.

5. As a consequence, Amica terminated Pattillo on November 18, 2022, and subsequently reported the termination to the Division.

6. On March 14, 2023, a Division investigator ("Investigator"), acting on behalf of the Director, sent Pattillo an inquiry letter to his residence address of record via certified and regular United States mail. The inquiry letter requested information related to the incident that resulted in his termination from Amica. Pattillo did not respond.

7. On April 19, 2023, the Investigator called Pattillo at his residence telephone number of record and left a voicemail requesting him to contact the Investigator regarding the incident.

8. Pattillo did not respond to the Investigator.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

9. By paying part of a policy's premium on behalf of an insured, Pattillo gave or paid a rebate of part of the premium of an insurance policy, in violation of ORS 746.045

10. By failing to respond to the Director's inquiry, Pattillo violated ORS 731.296.

11. Because Pattillo violated ORS 746.045 and ORS 731.296, the Director may, under ORS 731.252(1), order Pattillo to cease and desist from violating those statutes.

12. ORS 744.074(1)(b) authorizes the Director to revoke Pattillo's Oregon nonresident insurance producer license for violating insurance laws, to wit: ORS 746.045 and ORS 731.296.

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ORDERS

Now therefore, the Director issues the following Orders:

13. As authorized by ORS 731.252(1), the Director ORDERS Pattillo to CEASE AND DESIST from violating ORS 746.045 and ORS 731.296

14. As authorized by ORS 744.074(1)(b), the Director REVOKES Pattillo's Oregon nonresident insurance producer license.

15. This Order 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 Pattillo for violations of this Order or violations not included in this Order that are discovered after the date of this Order.

SO ORDERED this 5th day of December, 2023.

ANDREW R. STOLFI, 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, Trent Pattillo, state that I have read the foregoing Order and that I know and fully understand the contents hereof. The factual allegations stated herein are true and correct. I have been advised of my right to a hearing and of the right to be represented by counsel in this matter. I voluntarily consent 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. I understand that the Director reserves the right to take further actions against me to enforce this Order or to take appropriate action upon discovery that I have committed other violations of the Insurance Code. I will fully comply with the terms and conditions stated herein.

I understand that this Order is a public document.

/s/ Trent Pattillo
Signature

State of Washington

County of Spokane

Signed or attested before me on this 28 day of November, 2023.

/s/ Leslie Baker

Notary Public

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