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

In the Matter of: SYLVIA MADISON PORTER, Respondent.	Case No. INS-24-0028 ORDER TO CEASE AND DESIST AND ORDERS REVOKING LICENSE AND ASSESSING CIVIL PENALTIES, AND CONSENT TO ENTRY OF ORDER

The Director of the Department of Consumer and Business Services for the State of Oregon (“Director”), acting by and through the Oregon 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 ORS 183.430(2), has concluded that Sylvia Madison Porter (“Porter”) engaged in conduct that violated the Insurance Code

Porter neither admits nor denies the Director’s findings stated below. However; Porter wishes to resolve and settle this matter with the Director.

Now, therefore, as evidenced by the authorized signatures subscribed on this Order, Porter hereby CONSENTS to entry of this Order upon the Director’s Findings of Fact and Conclusions of Law as stated hereinafter.

FINDINGS OF FACT

The Director FINDS that:

1. Porter is licensed as an Oregon resident insurance producer. Porter’s National Producer Number (NPN) is 17185380. Porter’s last known business address is 775 Edwards Ave., Coos Bay, OR 97420-3408.

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2. Until September 7, 2023, Porter held an appointment with Liberty Mutual Insurance. On September 7, 2023, Liberty Mutual Insurance terminated Porter's appointment for cause and reported the termination to the Division.

3. On June 9, 2022, Porter made a claim to Safeco Insurance (a subsidiary of Liberty Mutual) for the loss of her wedding ring.

4. The ring in question featured a 1.22 karat diamond and was valued at $9,245. In her claim, Porter stated that the ring went missing on a camping trip on or about June 4, 2022.

5. In connection with the claim for her lost ring, Porter uploaded a receipt ("Replacement Receipt") purporting to show that Porter had purchased a replacement ring at the Fred Meyer jewelers in Coos Bay on August 23, 2024. In the comments Porter attached to the upload, Porter stated that the replacement ring was "the exact same" as the purportedly lost wedding ring.

6. Safeco accepted Porter's claim and approved payment to settle the claim on June 14, 2022. Upon information and belief, the claim was paid sometime around this date of approval.

7. In early December of 2022, Porter's claim was flagged for potential fraud and was referred to the Liberty Mutual Special Investigations Unit (SIU).

8. The SIU reviewed the Replacement Receipt and identified signs that the receipt had been significantly altered.

9. The SIU also confirmed with the Fred Meyer Jeweler in Coos Bay that the Replacement Receipt uploaded by Porter was not genuine. Among other things, Fred Meyer Jeweler confirmed that the transaction ID numbers listed on the Replacement Receipt were identical to the transaction ID number listed on the original 2017 receipt for Porter's wedding ring and that the specific wedding band identified on the Replacement

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Receipt had been discontinued in 2021 and was not available to purchase from Fred Meyer Jeweler in August of 2022.

10. The SIU also obtained photographs from Porter's social media accounts that show Porter wearing her wedding ring between June 4, 2022 and August 23, 2022.

11. The Division contacted Porter by email on November 30, 2023 requesting information about her termination from Liberty Mutual. Porter responded by email on December 15, 2023. In her response to the Division's inquiries, Porter (1) denied uploading the Replacement Receipt; (2) suggested that she might have created the Replacement Receipt and the accompanying comments as a training tool; and (3) suggested that the Replacement Receipt may have been attached to her claim due to an error on her part or a computer glitch.

12. On January 29, 2024, the Division's investigator scheduled an in-person interview of Porter for February 28, 2024. The Division's investigator requested that Porter confirm on or before February 2, 2024 that she would be present for the interview on February 28, 2024. Porter never responded to this email.

13. Porter did not appear for her interview on February 28, 2024.

14. On knowledge and belief, Porter did not lose her wedding ring but instead filed a false insurance claim for the loss of her wedding ring and both created and uploaded the fraudulent Replacement Receipt as support for her claim.

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CONCLUSIONS OF LAW

The Director CONCLUDES that:

Fraud in an Insurance Transaction

15. Pursuant to ORS 746.100, no person may make "a false or fraudulent statement or representation on or relative to an application for insurance, or for the purpose of obtaining a * * * benefit from an insurer or insurance producer."

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16. Porter violated ORS 746.100 by making a false claim for the loss of her wedding ring.

17. Porter violated ORS 746.100 by uploading the fraudulent Replacement Receipt to Safeco's claims management system.

Dishonesty in Insurance Business

18. ORS 744.074 (1)(h) forbids any person from "using fraudulent, coercive or dishonest practices" in the insurance business.

19. Porter violated ORS 744.074 (1)(h) by submitting a false claim for the loss of her wedding ring.

20. Porter violated ORS 744.074 (1)(h) by uploading the fraudulent Replacement Receipt to Safeco's claim management system.

Director Inquiry

21. ORS 731.296 requires insurance producers to "promptly and truthfully reply" to inquiries from the Division.

22. Porter violated ORS 731.296 by terminating communication with the Division's investigator and failing to attend her in-person interview.

Cease and Desist Authority

23. Pursuant to 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

Civil Penalty Authority

24. Pursuant to ORS 731.988 (1), the Director may assess civil penalties against an insurance producer in the amount of $1,000 per violation of the Insurance Code.

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Disgorgement Authority

25. Pursuant to ORS 731.988 (2), in addition to the civil penalties provided for under ORS 731.988 (1), the Director may require an insurance producer to pay an additional civil penalty in "the amount by which the person profited in any transaction" that violated the Insurance Code.

26. Porter profited in the amount of $9,245 by filing the fraudulent claim for the loss of her wedding ring, and receiving payment for such claim.

Revocation Authority

27. Pursuant to ORS 744.074 (1), the Director may "place a licensee on probation or suspend, revoke or refuse to issue or renew an insurance producer license" for violating ORS 744.074 (1)(h).

ORDERS

The Director issues the following Orders:

Cease and Desist

28. As authorized by ORS 731.252(1), the Director ORDERS Porter to CEASE AND DESIST from violating any provision of the Insurance Code or the administrative rules promulgated thereunder, including but not limited to engaging in any further incompetent conduct described in this Order.

License Revocation

29. Pursuant to ORS 744.074 (1)(h), the Director hereby REVOKES Porter's Oregon resident insurance producer license.

Civil Penalties

30. The Director hereby assesses CIVIL PENALTIES against Porter in the amount of $5,000 as follows:

(a) $2,000 for violating ORS 746.100 in two instances, as described in Paragraphs 15-17, above;

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(b) $2,000 for violating ORS 744.074(1)(h) in two instances, as described in Paragraphs 18-20, above; and

(c) $1,000 for violating ORS 731.296 as described in Paragraphs 21-22, above.

31. The Director hereby SUSPENDS $3,500 of the $5,000 CIVIL PENALTY for a period of three years from the effective date of this Order, provided Porter complies with the following terms:

(a) Within 60 days of the effective date of this Order, Porter shall reimburse Liberty Mutual in the amount of $9,245 and provide proof of this reimbursement to the Division; and

(b) For a period of three years following the effective date of this Order, Porter shall commit no new violations of the Insurance Code or of any rules adopted thereunder.

32. The remaining $1,500 of the CIVIL PENALTY assessed herein is due and payable at the time this Order is returned to the Division.

33. The suspended CIVIL PENALTY will be waived three years from the effective date of this Order, provided Porter has complied with the forgoing Order terms and does not commit any further violations of the Oregon Insurance Code. Porter's failure to satisfy any terms of this Order shall render the suspended penalties immediately due and payable.

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Final Order

34. 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 11th day of September, 2025.

Sean 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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CONSENT TO ENTRY OF ORDER

I, SYLVIA MADISON PORTER, state that I have read the foregoing Consent Order and that I know and fully understand the contents hereof; that I have been advised of my right to a hearing, and that I have been advised of my right to be represented by counsel in this matter; that I voluntarily consent to the entry of this Consent 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 Consent Order; that I understand that the Director reserves the right to take further actions against me to enforce this Consent Order or to take appropriate action upon discovery of other violations of the Insurance Code by me; and that I will fully comply with the terms and conditions stated herein.

I understand that this Consent Order is a public document.

/s/ Sylvia Madison Porter
Signature

State of Oregon
County of Coos

Signed or attested before me on this 3rd day of September, 2025 by Sylvia Madison Porter.

/s/ Dana A Webber
Notary Public

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