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

In the Matter of: Vanessa Saleem Ramroop, Respondent.	Case No. INS-25-0097 FINAL ORDER TO CEASE AND DESIST, ORDER ACCEPTING LICENSE SURRENDER, AND ORDER ASSESSING CIVIL PENALTIES, 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 Vanessa Saleem Ramroop ("Ramroop") and determined that Ramroop violated certain provisions of 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").

Ramroop cooperated with the Director's investigation and wishes to settle this matter.

Now, therefore, as evidenced by the signature subscribed in this Order, Ramroop hereby CONSENTS to entry of this Order upon the Director's Findings of Fact and Conclusions of Law below.

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FINDINGS OF FACT

The Director FINDS that:

1. Ramroop is a nonresident insurance producer licensed in Oregon since May 12, 2022. Her National Producer Number is 18454782.

2. On March 15, 2025, the Division received notice that Ramroop was terminated for cause by her employer, Devoted Health, for dishonest practices and demonstrating

untrustworthiness in the conduct of business.

3. Specifically, Devoted Health investigated a consumer complaint and found that Ramroop had written a policy for an Oregon consumer without the consumer's consent.

I. Oregon Consumer RB

a. December 2024 Enrollment Application

4. Devoted Health's records show that Ramroop completed and submitted an enrollment application for Oregon consumer ("RB") on December 3, 2024.

5. RB's application shows that it was taken over the phone with Ramroop and that RB gave his telephonic attestation and "verbal signature" for Ramroop to enroll RB in Devoted Health's GIVEBACK Oregon (HMO) plan.

6. To enroll using a "verbal signature," Devoted Health producers are required to complete, record, and link a phone call with the applicant to the company's Consumer Management System ("CMS"), wherein the applicant gives the producer permission to enroll in a specific plan. No written signature appears on the application when a verbal signature is used.

7. Devoted Health could not locate an enrollment call, or any call, with Ramroop and RB.

8. When Devoted Health questioned Ramroop about RB's December 3, 2024 enrollment application and the enrollment call, she responded that she had no idea about the application and said that she was not scheduled to work at that time. In addition, she said that she could locate the enrollment call.

b. November 2024 Enrollment Application

9. Devoted Health reported that RB had previously enrolled in the GIVEBACK Oregon (HMO) plan with a different producer on November 13, 2024. The company confirmed that RB gave his permission to enroll at that time. RB later cancelled this plan on November 20, 2024 because he enrolled in a different plan with UnitedHealthcare.

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10. Ramroop enrolled RB in the same GIVEBACK Oregon (HMO) plan on December 3, 2024 that he had cancelled nearly two weeks before.

II. The Division's Investigation

11. On April 29, 2025, after receiving the notice of Ramroop's termination from Devoted Health, the Division contacted Ramroop to follow up and inquire about RB's application and enrollment call.

12. Ramroop responded that she had never spoken with RB and did not submit an application for him. She noted that RB spoke with another agent and gave permission to enroll.

13. Ramroop believes that the December 3, 2024 enrollment call was deleted and the application was submitted twice, once erroneously under her name and credentials, which created a duplicate. She said that she has no record of any calls because the calls are stored and maintained on Devoted Health's system.

14. A Division investigator subsequently interviewed Ramroop on August 20, 2025 and followed up on some additional information obtained from Devoted Health.

15. While working with Devoted Health, Ramroop earned a commission for enrolling new, existing, or prior members.

16. When asked about credentialing and access to the Devoted Health system, Ramroop reported that anyone using the system could click on any agent's name to connect it to an application.

17. Contrary to Ramroop's assertions, Devoted Health confirmed that producers and managers cannot submit applications under another agent's writing number. Producers must use their unique login credentials to access the system, which includes a multi-factor authentication with a password and a physical security key. Once logged in, they can only submit applications with their own writing number.

18. Devoted Health explained that, when completing an application, the producer

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manually links the applicable enrollment call, and then the producer associated with the enrollment call is automatically linked to the application using internal data. Producers receive comprehensive instruction on this process in the new employee training.

19. Regarding RB's December 3, 2024 enrollment application, Devoted Health reported that its system audit log shows that Ramroop was the only agent who entered information, or made edits on his application.

20. Devoted Health reported that producers can submit applications at any time while logged into the system, regardless of work hours, or whether they are scheduled to be working or not.

21. Devoted Health identified seven other questionable applications that Ramroop was associated with that did not have linked enrollment call recordings. These applications were not for Oregon members.

22. Ramroop has agreed to voluntarily surrender her nonresident insurance producer license.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

23. By enrolling RB in the GIVEBACK Oregon (HMO) plan on December 3, 2024 without his knowledge or consent, Ramroop engaged in fraudulent or dishonest practices or demonstrated untrustworthiness in the conduct of business in this state or elsewhere, in violation of ORS 744.074(1)(h).

24. By enrolling RB in the GIVEBACK Oregon plan on December 3, 2024 without his knowledge or consent, Ramroop made a false or fraudulent statement or representation on or relative to an application for insurance, or for the purpose of obtaining a fee, commission, money or benefit from an insurer or insurance producer, in violation of ORS 746.100.

25. The Director has reason to believe that Ramroop has been engaged in violations

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of the Insurance Code, so the Director may issue an order to Ramroop to cease and desist under ORS 731.252(1).

26. ORS 731.988(1) authorizes the Director to assess up to a $1,000 civil penalty against Ramroop for each violation of the Insurance Code.

ORDERS

Now, therefore, the Director issues the following Orders:

ORDER TO CEASE AND DESIST

27. As authorized by ORS 731.252(1), the Director ORDERS Ramroop to CEASE AND DESIST from violating ORS 744.074(1)(h) and ORS 746.100.

ORDER ACCEPTING LICENSE SURRENDER

The Director accepts the surrender of Ramroop's nonresident insurance producer license.

ORDER ASSESSING PENALTIES

28. As authorized by ORS 731.988(1), the Director ORDERS Ramroop to pay $1,000 total in CIVIL PENALTIES for the violations of 744.074(1)(h) and ORS 746.100.

29. The Director SUSPENDS $500 of the CIVIL PENALTIES, provided that Ramroop does not commit any new violations of 744.074(1)(h) and ORS 746.100, and does not violate the terms of this Consent Order.

30. If the Ramroop satisfies the above conditions, the Director shall waive the suspended portion of the civil penalties three years after the date of this Order. If Ramroop fails to satisfy the above conditions during the three-year period following the date of this Order; however, the suspended portion of the civil penalties, amounting to $500, will become immediately due and owing.

31. Along with this Order, the Ramroop shall submit $1,000 to the Director as payment for the non-suspended civil penalties. Such payment shall be made at the time Ramroop signs and returns this Consent Order to the Director.

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32. This Order is a "Final Order" under ORS 183.310(6)(b). Subject to that provision, entry of this Order does not limit or prevent further remedies available to the Director under Oregon law to enforce this Order or take action for violations of this Order or of the Insurance Code not covered by this Order.

SO ORDERED this 7th 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

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CONSENT TO ENTRY OF ORDER

I, Vanessa Saleem Ramroop , 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/ Vanessa Salem Ramroop
Signature

State of Florida

County of Orange

Signed or attested before me by Vanessa Salem Ramroop on this 6th day of June, 2026.

/s/ Juan Andres Yanez Molina

Notary Public

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