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

In the Matter of: MIKELINE RENE, Respondent.	Case No. INS-25-0002 FINAL ORDERS TO CEASE AND DESIST, AND REVOKING INSURANCE PRODUCER LICENSE, ENTERED BY DEFAULT

On February 11, 2025, the Director of the Department of Consumer and Business Services ("Director"), by and through the Division of Financial Regulation ("Division"), properly served notice (the "Notice") on Mikeline Rene ("Respondent") that the Director intended to revoke Respondent's non-resident insurance producer license for violating certain provisions of Oregon Revised Statutes ("ORS") 731, 732, 733, 734, 735, 737, 742, 743, 743A, 744, 746, 748, and 750 ("Insurance Code") and the Oregon Administrative Rules ("OAR") promulgated under those laws..

The Notice offered Respondent an opportunity for a hearing if requested within 20 days. The Notice further informed Respondent that if a hearing was not conducted because Respondent did not timely request a hearing or otherwise defaulted, then the designated portion of the Director'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 a hearing request from Respondent and did not conduct a hearing.

The Director finds that the record of this proceeding proves a *prima facie* case.

The Director makes the following Findings of Fact, Conclusions of Law, Orders, and Notice of Right to Judicial Appeal.

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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. Respondent is a resident of the State of Florida whose address is located at 2625 Oleander Blvd, Fort Pierce, Florida 34982.

2. Respondent's National Association of Insurance Commissioners ("NAIC") national producer number is 20022228, and she was first licensed as an Oregon non-resident insurance producer on October 20, 2021.

3. On or about April 19, 2024, the Division received a complaint filed by consumer who shall hereinafter be referred to as "SS," stating that her mother did not recall enrolling in a Medicare Supplement policy that was not appropriate for her. SS stated her mother has suffered from cognitive decline for a few years and was diagnosed with Alzheimer's in January 2024. SS stated that Respondent enrolled her mother with Wellcare/HealthNet and that Respondent was her mother's broker of record. SS denies knowing Respondent and stated that her mother has no recollection of speaking with Respondent.

4. The Division contacted Respondent by letter on April 19, 2024, requesting a response within 21 days. The letter was sent by certified mail and signed for delivery, but Respondent failed to respond.

5. The Division followed up by email to two email addresses of record on July 4, 2024, requesting a response by July 12, 2024. Respondent failed to respond.

6. The Division sent another letter via certified and first-class mail on October 9, 2024, requesting a response by November 6, 2024. The certified letter was delivered on October 19, 2024. Respondent failed to respond.

7. The Division then sent another letter to Respondent on or around November 13, 2024, using the address of record, requesting a response by December 11, 2024. Per the USPS website, a notice was left at the address, but the letter was unclaimed and

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returned to sender.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

8. 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.

9. Pursuant to ORS 731.296, the Director may address any proper inquiries to any licensee in relation to its activities or conditions or any other matter connected with its transactions. Any such person so addressed shall promptly and truthfully reply to such inquiries using the form of communication requested by the Director.

10. Respondent violated ORS 731.296 by failing to respond to the Division's April 19, July 4, October 9, and November 13, 2024 letters and other communications.

11. Pursuant to ORS 744.074(1)(b), the Director may revoke an insurance producer license for violating any insurance laws.

ORDERS

Now therefore, the Director issues the following Orders:

Order to Cease and Desist

12. Pursuant to ORS 731.252(1), the Director hereby ORDERS Respondent to CEASE AND DESIST from violating any provision of the Insurance Code, or any administrative rule adopted by the Director under those statutes.

Order Revoking Insurance Producer License

13. Pursuant to ORS 744.074(1)(b), the Director hereby REVOKES Respondent's Oregon non-resident insurance producer license.

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FINAL ORDER

14. 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 18th day of March 2025.

Andrew R. Stolfi, 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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