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

In the Matter of Janet Riley, Respondent.	Case No. INS-25-0011 FINAL ORDER TO CEASE AND DESIST AND REVOKING INSURANCE PRODUCER LICENSE, ENTERED BY DEFAULT

On February 27, 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 Janet Riley ("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.

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

FINDINGS OF FACT

The Director FINDS that:

1. Respondent is a resident of the State of Washington whose address is located at 703 Country Club Dr, Yakima, WA 98901.

2. Respondent's National Association of Insurance Commissioners ("NAIC") national producer number is 5771706, and she was first licensed as an Oregon non-resident insurance producer on February 20, 2002.

3. On or about September 18, 2024, the Division received a complaint filed by a consumer who shall hereinafter be referred to as "JS," who purchased health insurance from Respondent when JS was living in Washington. JS moved to Oregon in September 2023, and asked Respondent to help her switch her coverage to an Oregon plan. JS requested that the Oregon plan have a higher premium and lower deductible. Instead, Respondent moved JS to a different Washington plan that did not provide coverage in Oregon. JS attempted to contact Respondent by phone call, text message, and email. Respondent did not respond. Because of the Washington health plan, JS has had to travel from southern Oregon to Washington to obtain health care for her ongoing medical conditions. JS has paid more than $10,000 as a result.

4. The Division contacted Respondent by letter via certified mail, and by email on September 18, 2024, requesting a response to the complaint within 21 days. Respondent failed to respond.

5. The Division called Respondent on October 22, 2024. Respondent did not answer, and the Division left a voicemail for Respondent requesting a response to the September 18 letter.

6. The Division followed up by letter via certified mail, and by email on October

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23, 2024, requesting a response within 14 days. Respondent emailed the Division on October 28, 2024, stating she was working on her response.

7. The Division emailed Respondent on November 7, 2024, stating that the Division did not receive the response that was due November 6, 2024.

8. Respondent emailed her response to the Division on November 7, 2024, but she failed to address why JS was placed with a Washington insurance plan rather than Oregon despite JS requesting an Oregon plan.

9. The Division emailed Respondent on November 14, 2024 requesting a response by November 21, 2024. Respondent failed to respond.

10. The Division followed up with Respondent by email on November 22, 2024. Respondent failed to respond.

11. The Division followed up again with Respondent on December 5, 2024, requesting a response by end of day December 6, 2024. Respondent failed to respond.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

12. 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.

13. 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.

14. Respondent violated ORS 731.296 by failing to respond to the Division's September 18, October 22, November 14, November 22, and December 5, 2024 letters and other communications.

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15. 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

16. 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

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

FINAL ORDER

18. 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.

IT IS SO ORDERED.

Dated this 1st day of April, 2025.

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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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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