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

In the Matter of: Evangeline Cataga Salvador, (NPN#685719) Respondent.	Case No. INS-24-0036 FINAL ORDER TO CEASE AND DESIST, ORDER ALLOWING SURRENDER OF RESIDENT INSURANCE PRODUCER LICENSE, AND CONSENT TO ENTRY OF ORDER

The Director of the Department of Consumer and Business Services for the State of Oregon ("Director"), acting 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"), has conducted an investigation into the insurance related activities of Evangeline Cataga Salvador ("Salvador") regarding violations of the Insurance Code.

Salvador has agreed to resolve this matter with the Director by surrendering her Oregon resident insurance producer license.

Now, therefore, as evidenced by the signature subscribed herein, Salvador hereby CONSENTS to the entry of this Order.

The Director makes the following Findings of Fact, Conclusions of Law, and Orders.

FINDINGS OF FACT

The Director FINDS that:

1. Salvador is an Oregon resident with her last recorded business address at E S Insurance Agency, 2404 SW 5th Ave, Portland, OR 97201-4910.

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2. Salvador has been an Oregon licensed resident individual insurance producer since February 28, 1990.[1]

3. On November 11, 2023, the Division of Financial Regulation ("Division") received a letter from Allstate Insurance Company ("Allstate") containing a notification that Salvador had been terminated for cause "due to fraud". The Division opened an investigation and sent a letter to Allstate requesting documents and information regarding the termination for cause.

4. On December 14, 2023, Allstate provided materials to the Division, primarily consisting of e-mails between Salvador and Allstate and a recorded interview conducted by Allstate concerning a telephone call made by Salvador. In the call, Salvador fraudulently impersonated an insured client ("JT") in an effort to obtain JT's Social Security number to surrender their policy.

5. The Division's investigation revealed that Salvador admitted to impersonating JT during a telephone call in an attempt to obtain the insured's Social Security number and a partial surrender of the proceeds of her life insurance policy on behalf of the insured's daughter. The total value of the life insurance policy was approximately $5,807 and Salvador requested a partial surrender of $4,000. She further acknowledged that she knew only the owner of a policy could request a surrender in the absence of the owner's written permission or a power of attorney. She stated she had attempted to obtain the distribution because the insured's daughter told her that the insured was in the Philippines and needed the money to pay for her to travel to the United States. Salvador admitted she had not spoken directly to the insured about this request, noting that the insured does not speak English.

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[1] On March 11, 2014, Salvador was issued a resident business entity producer license (100234847). On March 31, 2024, the business license expired. That license is not at issue in this matter.

6. On April 4, 2024, during an interview with a Division investigator, Salvador stated that she is now retired.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

7. ORS 744.074(1)(e) permits the director to take any authorized enforcement action against an insurance producer for intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance.

8. Pursuant to ORS 746.100, no person shall make 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.

9. Salvador violated ORS 744.074(1)(e) and ORS 746.100 by fraudulently impersonating JT in order to obtain a $4,000 surrender of her policy.

10. 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.

ORDERS

Now therefore, the Director issues the following ORDERS:

11. Pursuant to ORS 731.252(1), the Director ORDERS Salvador to CEASE AND DESIST from violating ORS 746.100 and ORS 744.074(1)(e).

12. The Director hereby grants Salvador's request to voluntarily surrender her Oregon resident insurance producer license in lieu of the Director revoking her license. Salvador SHALL NOT reapply for a license in Oregon.

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13. 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 6th day of August, 2024.

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 Evangeline Salvador, state that I have read the foregoing 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 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; that 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 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 Order is a public document.

/s/ Evangeline Salvador

Signature

State of Oregon

County of Multnomah

Signed or attested before me on this 23rd day of July, 2024

by

/s/ Aviel De Primavera

Notary Public

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