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

In the Matter of MICHELLE DAJAHNETTE TATE, Respondent.	Case No. INS-25-0009 FINAL ORDER TO CEASE AND DESIST, ORDER REVOKING NONRESIDENT INSURANCE PRODUCER LICENSE, AND CONSENT TO ENTRY OF ORDER

The Division of Financial Regulation ("DFR"), acting on behalf of the Director of the Department of Consumer and Business Services for the State of Oregon (the "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 of Michelle Dajahnette Tate ("Respondent"). Respondent has resolved this matter with the Director by agreeing to the revocation of his Oregon nonresident insurance producer license.

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

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

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FINDINGS OF FACT

The Director FINDS that:

1. Respondent was first licensed as an Oregon non-resident individual insurance producer on April 21, 2023. Respondent's National Association of Insurance Commissioners ("NAIC") national producer number is 7371419.

2. In her application for an insurance producer license with DFR, which was submitted the same day that her license was issued, Respondent answered "No" to

Background Question 1a., which asked whether she had previously been convicted of a misdemeanor or a felony, had a judgment withheld or deferred, or was currently charged with committing a misdemeanor or felony.

3. Respondent was an employee insurance producer of Travel Guard Group, Inc. ("Travel Guard"). On July 24, 2024, Travel Guard notified DFR that it had terminated Respondent's employment after learning that Respondent had been "charged in California with several crimes related to dishonesty and breach of trust, with a violation date in November 2017, and arraignment date in April 2021." No documents reflecting those charges were included nor did Travel Guard identify the particular crimes, docket numbers, or any other specific information about Respondent's criminal history. Travel Guard indicated it did not identify this criminal history during its own background check of Respondent.

4. On April 10, 2024, the Wisconsin Division of Market Regulation and Enforcement ("Wisconsin Insurance Division") entered an order against Respondent requiring her to pay a forfeiture penalty of $500 and to provide that office with information regarding her undisclosed criminal charges or convictions. Respondent has not reported this administrative action to DFR.

5. On July 24, 2024, a compliance specialist with DFR emailed Respondent to request documents and an explanation concerning why she answered "No" to Background Question 1a on her license application even though her former employer terminated her employment for cause as a result of her failure to disclose her criminal history. Respondent provided no response to this email.

6. On August 28, 2024, the same DFR compliance specialist placed a telephone call to Respondent using the only phone number on file. The compliance specialist left a message on Respondent's voice mail when she did not answer. DFR has received no response or return phone call from Respondent.

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7. On August 30, 2024, the Wisconsin Insurance Division entered an order of revocation against Respondent. That order noted that she failed to respond timely to the April 10 order of forfeiture and failed to pay the $500 fine. It further stated that Respondent did eventually contact that office to request that the order of forfeiture be withdrawn because she had been in a medically induced coma during the relevant time frame. When the Wisconsin Insurance Division requested documentation to substantiate that claim, she failed to respond. Accordingly, Wisconsin revoked Respondent's insurance producer license. Respondent also did not report that revocation to DFR.

8. In the course of its investigation, DFR was able to determine that on or about April 12, 2021, a felony complaint was filed against Respondent in the Superior Court of the State of California for the County of Los Angeles, in Case No. BA494743 (the "Complaint"). The Complaint charged Respondent with one count of grand theft from elder or dependent adult, six counts of grand theft, one count of forgery relating to an item exceeding $950 in value, all of which are felonies, and one count of petty theft, a misdemeanor. All nine counts appear to involve different victims and occurrences, and all counts involve dishonesty or breach of trust. On May 26, 2022, the court issued a warrant for Respondent's arrest resulting from Respondent's failure to appear in court.

9. On or about January 22, 2025, the Ohio Department of Insurance entered into a consent order with Respondent that voided her license to sell insurance in Ohio.

10. On February 26, 2025, the Insurance Department of the Commonwealth of Pennsylvania entered into a consent order with Respondent that, *inter alia*, revoked her license to do the business of insurance in Pennsylvania.

11. On or about March 31, 2025, the Arkansas Insurance Department entered an order revoking Respondent's Arkansas non-resident insurance producer license.

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CONCLUSIONS OF LAW

The Director CONCLUDES that:

12. Pursuant to ORS 744.074(1)(a) the Director may revoke an insurance producer license and may take other actions authorized by the Insurance Code in lieu thereof or in addition thereto, against a person who provides incorrect, misleading, incomplete or materially untrue information in the license application.

13. Pursuant to ORS 744.074(1)(c) the Director may revoke an insurance producer license and may take other actions authorized by the Insurance Code in lieu thereof or in addition thereto, against a person who obtains or attempts to obtain a license through misrepresentation or fraud.

14. By answering "No" to Background Question 1a in her licensing application, Respondent violated ORS 744.074(1)(a) and 744.074(1)(c) because it was both materially untrue and a misrepresentation to state that she had not been indicted for a felony or misdemeanor when, in fact, she had been so indicted. Therefore, Respondent is subject to a license revocation or other regulatory action pursuant to those statutes.

15. Pursuant to ORS 744.074(1)(h), the Director may revoke an insurance producer license and may take other actions authorized by the Insurance Code in lieu thereof or in addition thereto, against a person who uses fraudulent, coercive, or dishonest practices, or demonstrates incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere.

16. By misrepresenting the status of her felony and misdemeanor indictments on her licensing application, Respondent engaged in dishonest practices, and by refusing to respond to DFR's inquiries of July 24, 2024 and on August 28, 2024, Respondent demonstrated her incompetence and/or untrustworthiness in the conduct of business in this state. Therefore Respondent is subject to a license revocation or other regulatory action under ORS 744.074(1)(h).

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17. Pursuant to ORS 744.074(1)(i), the Director may revoke an insurance producer license and may take other actions authorized by the Insurance Code in lieu thereof or in addition thereto, against a person whose license in another state is cancelled, revoked, suspended, or denied renewal.

18. By allowing her insurance producer licenses to be revoked by the Wisconsin Insurance Division, the Ohio Department of Insurance, the Insurance Department of the Commonwealth of Pennsylvania, and the Arkansas Insurance Department Respondent violated ORS 744.074(1)(i) at least four times, and is therefore subject to a license revocation or other regulatory action.

19. Pursuant to ORS 731.296, the Director may address any proper inquiries to any licensee in relation to its activities or condition 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.

20. By failing to respond to DFR's inquiries of July 24, 2024 and August 28, 2024, Respondent violated ORS 731.296.

21. Pursuant to ORS 744.074(1)(b), the Director may revoke an insurance producer license and may take other actions authorized by the Insurance Code in lieu thereof or in addition thereto, against a person who has violated any insurance law of the Director.

22. By failing to respond to DFR's inquiries of July 24, 2024 and August 28, 2024, Respondent violated ORS 731.296, an insurance law of the Director, and is therefore subject to a license revocation or other regulatory action.

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, directed to such person, to discontinue or desist from such violation or threatened violation.

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24. Because the Director has reason to believe that Respondent has violated ORS 744.074(1)(a), (b), (c), (h), and (i), and ORS 731.296, the Director may issue an order directed to Respondent to discontinue or desist from those violations under ORS 731.252(1).

ORDERS

The Director issues the following ORDERS:

25. 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.

26. Pursuant to ORS 744.074(1)(a), 744.074(1)(b), 744.074(1)(c), 744.074(1)(h), 744.074(1)(i), and 731.296, the Director hereby REVOKES Respondent's Oregon non-resident insurance producer license

27. 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 16th day of October, 2025.

Sean E. O'Day, Acting 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, Michelle Dajahnette Tate, state that I have read the foregoing order and I know and fully understand the contents hereof. I have been advised of the right to a hearing and of the right to be represented by counsel in this matter. I desire to resolve and settle this matter with the Director. I voluntarily, without any force or duress, consent to the entry of this order, expressly waiving any right to a hearing in this matter. I understand that the Director reserves the right to take further actions to enforce this order or to take appropriate actions upon the discovery of other violations of the Oregon Insurance Code or laws regulated under the Division's statutory authority, and I will fully comply with the terms and conditions stated herein.

I further understand that this consent order is a public document.

Dated this ___ day of October, 2025.

/s/ Michelle Dajahnette Tate
Michelle Dajahnette Tate

State of Texas

County of Montgomery

Signed or attested before me on this 16th day of October, 2025

By Michelle Tate.

/s/ Lauren Anne Clark
Notary Public

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