STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
INSURANCE DIVISION

In the Matter of Julie B. Cone	)	
	)	**Final Order**
Licensee.	)	**Case No. INS 15-01-006**
	)	

On April 13, 2015, the Director of the Department of Consumer and Business Services for the State of Oregon ("Director") properly served notice on Julie B. Cone ("Cone") that it intended to revoke Cone's Oregon Resident Insurance Producer License ("License") pursuant to ORS 744.074(1). The Notice offered Cone an opportunity for a hearing, if requested. The Notice designated the relevant portions of the Director's file on this matter, including all materials submitted by Cone, as the record for purposes of default. The Notice further informed Cone that if a hearing was not conducted because Cone did not timely request a hearing or otherwise defaulted then the designated portion of the Director's file and all materials submitted by Cone in this case would automatically become part of the contested case record for the purpose of proving a *prima facie* case. Cone did not request a hearing and a hearing was not conducted.

NOW THEREFORE, after considering the relevant portions of the Director's file relating to this matter, the Director enters the following Order.

FINDINGS OF FACT

1. Cone has been licensed in Oregon as a resident individual insurance producer since October 17, 2001. Cone's license expired on August 31, 2014. Cone's National Producer Number is 6245377. Cone's License number was 6245377.
2. On May 16, 2014, the Director sent an email to Cone at her last email address and instructed Cone to respond and provide specified information by June 6, 2014. The Director did not receive a response from Cone as instructed.

3. On June 9, 2014, the Director mailed by regular mail an inquiry letter to Cone's last business address and instructed Cone to respond and provide specified information by July 30, 2014. On July 7, 2014, the letter was returned as "not at this address."
4. On July 7, 2014 the Director mailed by certified mail inquiry letters to Cone's last business and resident addresses. The letters instructed Cone to respond and provide specified information by July 28, 2014. On July 11, 2014, the Director received the certification card indicating the letter had been delivered to Cone's business address. On July 14, 2014, the Director received the certification card indicating the letter had been delivered to Cone's resident address. The Director has not received any response from Cone.
5. Cone was terminated by Taylored Benefits / State Farm on or about January 16, 2013 and no longer conducted business there after that date. Cone has not notified the Director of her change of business address or telephone number.

ULTIMATE FINDINGS OF FACT

Cone failed to promptly and truthfully respond to inquiries from the Director in violation of ORS 731.296.

Cone failed to notify the Director of a change in her business address and her telephone number before the 30th day after the date of the change in violation of ORS 744.068(4)(a).

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

CONCLUSIONS OF LAW

Under ORS 744.011(1) the expiration of a license does not deprive the Director of jurisdiction to proceed with any action against the licensee.

Under ORS 744.074(1)(b), the Director has the authority to revoke Cone's insurance producer license for violating insurance laws. Cone's violations of ORS 731.296 and ORS 744.068(4)(a) are individually and collectively grounds for revocation of her insurance producers license pursuant to ORS 744.074(1)(b).

ORDER

Cone's License is hereby REVOKED.

Dated 7/29/15 /s/ Laura N. Cali

Laura N. Cali
Oregon Insurance Commissioner
for the Director, Department of Consumer
and Business Services

Appeal Rights: 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 of this order. Tape recordings of Administrative Hearings are retained 90 days after the date of the final order.