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

In the Matter of: AOA WEST, INC., and JASON M. ROGERS Respondents.	Case No. INS-17-0114 ORDER TO CEASE AND DESIST, FINAL ORDER ASSESSING CIVIL PENALTY 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") and specifically ORS 744.074(1) and ORS 744.053, has conducted an investigation into the resident insurance producer license and insurance related activities of AOA West, Inc. and Jason M. Rogers (collectively "Respondents").

Respondents wish to resolve and settle this matter with the Director.

Now, therefore, as evidenced by the signature(s) subscribed on this Consent Order, Respondents hereby CONSENT to entry of this Consent Order.

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Salem, OR 97301-3881
Telephone: (503) 378-4387

FINDINGS OF FACT

The Director FINDS that:

1. AOA West, Inc. ("AOA") is an Oregon corporation with its principal place of business at 11560 SW 67th Avenue, Tigard, OR 97223. AOA has been an Oregon licensed resident insurance producer since June 30, 1990 and its national producer number is 5780651.

2. Jason M. Rogers ("Jason Rogers") is the Designated Responsible Licensed

Producer ("DRLP") for AOA. Jason Rogers has been an Oregon licensed resident insurance producer since August 30, 2004 and his national producer number is 8188329.

3. At all times material to this Consent Order, Jeffrey M. Rogers ("Jeff Rogers") was employed by AOA. Jeff Rogers applied for an Oregon resident insurance producer license on June 7, 2017. Jeff Rogers' national producer number is 18104549.

4. On June 7, 2017, Jeff Rogers stated in an email to the Division, "Up to recently I was mostly doing Customer Service in the office but have written a few policies as of late."

5. The Division approved Jeff Rogers' license application on September 7, 2017 pursuant to administrative action INS-17-0110. The administrative action imposed a civil penalty for selling, soliciting or negotiating insurance without a license.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

6. 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.

7. Under ORS 744.059(2)(b), a business entity is required to designate a licensed insurance producer responsible for the business entity's compliance with the Insurance Code.

8. As the DRLP for AOA, Jason Rogers is responsible for AOA's compliance with the Insurance Code.

9. Pursuant to ORS 744.053, a person may not sell, solicit or negotiate insurance in this state for any class or classes of insurance unless the person is licensed as an insurance producer for that class or those classes in accordance with ORS 744.052 to

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744.089.

10. Jeff Rogers sold, solicited or negotiated insurance without a license as described in Paragraph 3 through Paragraph 5.

11. Under ORS 744.074(1)(m), the Director may place a licensee on probation or revoke an insurance producer license, and may take other actions authorized by the Insurance Code in lieu thereof or in addition thereto, for knowingly accepting insurance business from an individual who is not licensed.

12. Respondents accepted insurance business from an individual who is not licensed as described in Paragraph 3 through Paragraph 5.

13. Pursuant to ORS 731.988(1) the Director may impose a civil penalty of up to $10,000 per violation upon any person who violates a provision of the Insurance Code.

ORDERS

Now therefore, the Director issues the following Orders:

14. As authorized by ORS 731.252(1), the Director ORDERS Respondent to CEASE AND DESIST from violating any provision of the Insurance Code or the administrative rules promulgated thereunder.

15. Based upon the foregoing and in accordance with ORS 731.988(1), the Director ORDERS AOA to pay a CIVIL PENALTY of $3,000 for knowingly accepting insurance business from an individual who is not licensed.

16. The Director SUSPENDS the collection of $1,500 of the total $3,000 CIVIL PENALTY assessed above, so long as Respondents comply with all terms and conditions of this Consent Order and all requirements of the Insurance Code. If Respondents comply with the terms of this Consent Order and the Director has not initiated an enforcement action for new violations of the Insurance Code during the three-year period from the effective date of this Consent Order, the Director WAIVES the collection of the

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suspended CIVIL PENALTY assessed herein.

17. The $1,500 CIVIL PENALTY assessed above that is not suspended is due and payable at the time this Consent Order is returned to the Division.

SO ORDERED this 5th day of October, 2017.

JEAN M. STRAIGHT, Acting Director
Department of Consumer and Business Services

/s/ David Tatman
David C. Tatman, Chief of Enforcement
Division of Financial Regulation

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CONSENT TO ENTRY OF ORDER

I, Jason M. Rogers, state that I have read the foregoing Consent Order and that I know and fully understand the contents hereof; that the factual allegations stated herein are true and correct; 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 Consent 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 Consent Order; that I understand that the Director reserves the right to take further actions against me to enforce this Consent 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 Consent Order is a public document.

/s/ Jason M. Rogers

Signature

State of Oregon

County of Washington

Signed or attested before me on this 27th day of September, 2017 by Jason M. Rogers.

/s/ Michael Brooks Benda

Notary Public

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ENTITY CONSENT TO ENTRY OF ORDER

I, Jason M. Rogers, state that I am an officer of AOA West, Inc. and I am authorized to act on its behalf. I have read the foregoing Consent 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. AOA West, Inc. voluntarily and without any force or duress consents to the entry of this Consent Order expressly waiving any right to a hearing in this matter. AOA West, Inc. understands that the Director reserves the right to take further actions to enforce this Consent Order or to take appropriate action upon discovery of other violations of the Oregon Insurance Code. AOA West, Inc. will fully comply with the terms and conditions stated herein.

AOA West, Inc. further assures the Director that neither AOA West, Inc. nor its officers, directors, employees, or agents will transact insurance in Oregon unless such activities are in full compliance with the Oregon Insurance Code. AOA West, Inc. understands that this Consent Order is a public document.

Dated this 27th of September 2017.

/s/ Jason M. Rogers
Signature

President
Office Held

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ENTITY ACKNOWLEDGMENT

There appeared before me this 27 day of September, 2017, Jason Rogers, who was first duly sworn on oath, and stated that he was and is an officer of AOA West, Inc. and that he/she is authorized and empowered to sign this Consent to Entry of Order on behalf of AOA West, Inc. and to bind AOA West, Inc. to the terms hereof.

/s/ Michael Brooks Benda

Notary Public for the State of: Oregon

My commission expires: 07/26/2019

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