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

In the Matter of:	Case No. INS-17-0132
MICHAEL C. COOPER, Respondent.	FINAL ORDER TO CEASE AND DESIST AND FINAL ORDER REVOKING LICENSE, ENTERED BY DEFAULT

On October 24, 2017, the Director of the Department of Consumer and Business Services for the State of Oregon ("Director"), by and through the Division of Financial Regulation ("Division"), served Notice on Michael C. Cooper ("Respondent") that the Director intended to issue an order revoking Respondent's nonresident insurance producer license.

The Notice offered Respondent an opportunity for a hearing if requested within 20 days of service of the Notice. 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 Division'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 from Respondent a request for a hearing and did not conduct a hearing.

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

Now, therefore, after considering the relevant portions of the Division's file relating to this matter, the Director finds and orders as follows.

FINDINGS OF FACT

The Director FINDS that:

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1. Respondent has held an Oregon nonresident insurance producer license ("License") since August 6, 2015. Respondent's national producer number is 3946188.

2. On October 19, 2015, the State of Idaho denied Respondent's application for an insurance producer license.[1]

3. On April 25, 2016, the State of Louisiana revoked Respondent's insurance producer license.[2]

4. On December 8, 2016, the State of Virginia revoked Respondent's insurance producer license.[3]

5. On February 23, 2017, the State of South Carolina revoked Respondent's insurance producer license.[4]

6. On March 23, 2017, the State of Nevada revoked Respondent's insurance producer license.[5]

7. On May 1, 2017, the State of West Virginia revoked Respondent's insurance producer license.[6]

8. On May 16, 2017, the State of Delaware revoked Respondent's insurance producer license.[7]

9. To date, Respondent has not reported any of the foregoing administrative actions to the Director.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

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[1] The reasons provided for the denial on the National Association of Insurance Commissioners' State Based Systems database (SBS) were "Demonstrated Lack of Fitness or Trustworthiness," "Failure to Make Required Disclosure on License Application," and "Criminal Record/History."
[2] The reasons provided for the denial on SBS were "Other States Action," "Failure to Make Required Disclosure on License Application," and "Failure to Report Other States Action."
[3] The reasons provided for the denial on SBS were "Failure to Respond" and "Failure to Report Other States Action."
[4] The reason provided for the denial on SBS was "Failure to Report Other States Action."
[5] The reason provided for the denial on SBS was "Other States Action."
[6] The reason provided for the denial on SBS was "Failure to Report Other States Action."
[7] The reason provided for the denial on SBS was "Other States Action."

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.

11. Pursuant to ORS 744.089(1), an insurance producer shall report to the Director any administrative action taken against the insurance producer in another jurisdiction or by another governmental agency in this state not later than the 30th day after the date of the final disposition of the matter.

12. Pursuant to ORS 744.074(1), 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, for any one or more of the following causes:

> (b) Violating any insurance laws, or violating any rule, subpoena or order of the Director or of the insurance commissioner of another state or Mexico or Canada.
>
> (i) Cancellation, revocation, suspension or refusal to renew by any state of a license or other evidence of authority to act as an adjuster or an insurance producer or consultant. The record of the cancellation, revocation, suspension or refusal to renew shall be conclusive evidence of the action taken.

13. By failing to report the denial of his insurance producer license application in Idaho, and the revocation of his insurance producer licenses in Louisiana, Virginia, South Carolina, Nevada, West Virginia, and Delaware, within 30 days of the final dispositions of those matters, Respondent violated ORS 744.089(1).

14. Because Respondent violated ORS 744.089(1), the Director may revoke his License pursuant to ORS 744.074(1)(b).

15. Because Respondent's Idaho insurance producer license application has been denied, and his Louisiana, Virginia, South Carolina, Nevada, West Virginia, and Delaware insurance producer licenses have been revoked, the Director may revoke his

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License pursuant to ORS 744.074(1)(i).

ORDERS

Now therefore, the Director issues the following Orders:

16. 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.

17. The Director, pursuant to ORS 744.074(1)(b), hereby REVOKES Respondent's Oregon nonresident insurance producer license for violating ORS 744.089(1).

18. The Director, pursuant to ORS 744.074(1)(i), hereby REVOKES Respondent's Oregon nonresident insurance producer license for having his Idaho insurance producer license application denied, and his Louisiana, Virginia, South Carolina, Nevada, West Virginia, and Delaware insurance producer licenses revoked.

SO ORDERED this 22nd day of November, 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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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.