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

In the Matter of:	Case No. INS-17-0096
MARJORIE A. HANSEN, Respondent.	FINAL ORDER TO CEASE AND DESIST AND ORDER REVOKING LICENSE, ENTERED BY DEFAULT

On July 31, 2017, the Director of the Department of Consumer and Business Services for the State of Oregon ("the Director"), by and through the Division of Financial Regulation ("the Division"), properly served Notice on Marjorie A. Hansen that the Director intended to revoke her Oregon resident insurance producer license ("license").

The Notice offered Hansen an opportunity for a hearing, if requested within twenty-one (21) days. The Notice further informed Hansen that if a hearing was not conducted because she did not timely request a hearing or otherwise defaulted, then the designated portion of the Division's file, which includes all materials Hansen submitted, would automatically become part of the contested case record for the purpose of proving a *prima facie* case.

Hansen has not made a written request for a contested hearing, and the time to do so has expired.

After considering the relevant portions of the Division's file in this matter, the Director finds that the record proves a *prima facie* case.

Now, therefore, the Director makes the following Findings of Fact and Conclusions of Law and issues the following Order.

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350 Winter Street NE, Suite 410
Salem, OR 97301-3881
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FINDINGS OF FACT

The Director FINDS that:

1. Marjorie A. Hansen first received her license on June 19, 2012. Her license expired on January 31, 2017.

2. Hansen's NAIC National Producer Number is 16688198.

3. On or about October 6, 2015, Hansen, who was then an active agent for American Income Life (AIL), submitted an AIL life insurance policy application on behalf of J.B. without J.B.'s knowledge and consent.

4. Hansen used the bank account information of J.B.'s girlfriend, M.C., to authorize automatic payments for J.B.'s AIL life insurance policy without J.B. or M.C.'s knowledge and consent.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

5. Under 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 that person to discontinue or desist from such violation or threatened violation.

6. Under ORS 744.074(1)(h), Hansen used fraudulent or dishonest practices, or demonstrated untrustworthiness in the conduct of business in this state or elsewhere by submitting an insurance policy on behalf of J.B. without J.B.'s knowledge and consent.

7. Under ORS 744.074(1)(h), Hansen used fraudulent or dishonest practices, or demonstrated untrustworthiness in the conduct of business in this state or elsewhere by using M.C.'s bank account information to authorize automatic payments for J.B.'s insurance policy without J.B. or M.C.'s knowledge and consent.

8. ORS 744.074(1)(h) authorizes the Director to revoke Hansen's license for using fraudulent or dishonest practices, or demonstrating untrustworthiness in the

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conduct of business in this state or elsewhere, as described in paragraphs 6 and 7 of this Order.

ORDER

Now therefore, the Director issues the following Order:

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

10. As authorized by ORS 744.074(1)(h), the Director hereby REVOKES Marjorie A. Hansen's Oregon resident insurance producer license.

SO ORDERED this 22nd day of August, 2017.

PATRICK M. ALLEN, 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.

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