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

In the Matter of: JENNY D. SETTLE, Respondent.	Case No. INS-17-0085 FINAL ORDER TO CEASE AND DESIST AND FINAL ORDER REVOKING LICENSE, ENTERED BY DEFAULT

On August 1, 2017, the Director of the Department of Consumer and Business Services ("Director"), by and through the Division of Financial Regulation ("Division"), properly served notice ("Notice") on Jenny D. Settle ("Respondent") that the Director intended to issue an order revoking Licensee'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.

Division of Financial Regulation
Labor and Industries Building
350 Winter Street NE, Suite 410
Salem, OR 97301-3881
Telephone: (503) 378-4387

FINDINGS OF FACT

The Director FINDS that:

1. Respondent is a Washington resident with her last recorded principal place of

business at 12410 E Mirabeau Parkway #500, Spokane Valley, WA 99216.

2. On or around September 21, 2006, Respondent was convicted by guilty plea of disorderly conduct, Case No. C00061560, in Chelan County District Court in the state of Washington.

3. Respondent applied for an Oregon nonresident individual insurance producer license ("License") on October 9, 2015. Respondent's national producer number is 17636903. As part of the application process, Respondent completed and submitted to the Insurance Division, now known as the Division of Financial Regulation ("Division"), an application form that did not disclose the Chelan County disorderly conduct conviction.

4. Respondent's License application was approved on October 14, 2015.

5. On or around March 16, 2017, Amica Mutual Insurance Company notified the Division that Respondent was terminated on February 13, 2017 for providing false information on her licensing application which was likely to impact Respondent's ability to obtain a license in each state that was required of her position.

6. On or around March 20, 2017, the California Department of Insurance issued a Default Decision and Order of Denial against Respondent, File No. PLBS 11030-A (AR), denying Respondent's California license application.

7. As of the date of this Order, Respondent has not reported the California administrative action to the Director.

8. On May 4, 2017, via first class and certified mail, the Division sent a letter to Respondent requesting that she provide the following information on or before May 31, 2017.

A. Why Respondent did not disclose the Chelan County disorderly conduct conviction on her License application.

B. Why Respondent did not report the California administrative action within 30

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days of the final disposition of the matter.

C. Respondent's current business mailing address and phone number.

9. As of the date of this Order, Respondent has not responded to the Division's May 4, 2017 request for information.

10. On August 1, 2017, the Division properly served notice on Respondent that the Director intended to revoke Respondent's nonresident insurance producer license. Respondent had 20 days to timely request a hearing. The Division did not receive a request for hearing from Respondent.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

11. 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.

12. Pursuant to ORS 744.074(1)(a), the Director may revoke an insurance producer license for providing incorrect, misleading, incomplete or materially untrue information in the license application.

13. Respondent's License application was incorrect, misleading, incomplete or materially untrue because Respondent did not disclose her Chelan County disorderly conduct conviction.

14. Pursuant to ORS 744.089(1), insurance producers must report to the Director any administrative action taken against the insurance producer in another jurisdiction not later than the 30th day after the date of the final disposition of the matter.

15. Respondent violated ORS 744.089(1) by failing to report her California administrative action to the Director not later than the 30th day after the date of the final

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disposition of the matter.

16. 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.

17. Respondent violated ORS 731.296 by failing to respond to the Division's May 4, 2017 request for information.

18. Pursuant to ORS 744.074(1)(b), the Director may revoke an insurance producer license for violating any insurance laws.

19. Pursuant to ORS 744.074(1)(i), the Director may revoke an insurance producer license for revocation by any state of a license or other evidence of authority to act as an adjuster or insurance producer or consultant.

ORDERS

Now, therefore, the Director issues the following Orders:

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

21. In accordance with ORS 744.074(1)(a), the Director hereby REVOKES Respondent's nonresident insurance producer license for submitting to the Division an application form that did not disclose her Chelan County disorderly conduct conviction.

22. In accordance with ORS 744.074(1)(b), the Director hereby REVOKES Respondent's nonresident insurance producer license for violating ORS 744.089(1) and ORS 731.296.

23. In accordance with ORS 744.074(1)(i), the Director hereby REVOKES Respondent's nonresident insurance producer license for having her California

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nonresident insurance producer license application denied.

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

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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