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

In the Matter of:	Case No. INS-17-0136
PG ALENBAUL & ASSOCIATES and HEATHER AGWAL, Respondents.	FINAL ORDER TO CEASE AND DESIST, ENTERED BY DEFAULT

On January 18, 2018, the Director of the Department of Consumer and Business Services ("Director"), by and through the Division of Financial Regulation ("Division"), properly served PG Alenbaul & Associates and Heather Agwal (collectively "Respondents") with an order to cease and desist ("Cease and Desist Order") from violating any provision of the Insurance Code.

The Cease and Desist Order offered Respondents an opportunity for a hearing if requested within 20 days of service of the Cease and Desist Order. The Cease and Desist Order further informed Respondents that if a hearing was not conducted because Respondents did not timely request a hearing or otherwise defaulted, then the designated portion of the Division's file and all materials submitted by Respondents 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 Respondents 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.

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

FINDINGS OF FACT

The Director FINDS that:

1. Respondents' last recorded principal place of business is 5933 NE Win Sivers Drive, Suite 190, Portland, Oregon 97220. Respondents have never been licensed to sell, solicit or negotiate insurance in Oregon.

2. On or around September 6, 2017, Respondents issued a Certificate of Liability Insurance ("Certificate") to California resident US Healthcare Solutions. US Healthcare Solutions is a subcontractor of California resident Management Solution, LLC ("Management Solution").

3. Between September 6, 2017 and September 12, 2017, Management Solution contacted the insurance companies listed on the Certificate and discovered that there was no insurance in force or valid. Management Solution next contacted Heather Agwal ("Agwal") via telephone. When confronted about the Certificate, Agwal became defensive and hung up the phone.

4. On or around September 12, 2017, Management Solution submitted a Consumer Insurance Fraud Reporting Form to the California Department of Insurance ("California DOI") reporting that Respondents had issued a fraudulent Certificate.

5. On October 23, 2017, the Division received notification from the California DOI that Respondents issued a fraudulent Certificate to a California resident.

6. On October 23, 2017, the Division contacted Agwal at her last recorded telephone number. The Division left a message requesting that Agwal return the phone call to the Division. As of the date of this order, Agwal has not returned the Division's call.

7. On January 18, 2018, the Division properly served properly served Respondents with a Cease and Desist Order. Respondents had 20 days to timely request a hearing. The Division did not receive a request for hearing from Respondents.

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CONCLUSIONS OF LAW

The Director CONCLUDES that:

8. 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.

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 744.089.

10. The Director has reason to believe that Respondents have been engaged or are engaging or are about to engage in violation(s) of ORS 744.053.

ORDER

Now, therefore, the Director issues the following Orders:

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

SO ORDERED this 22nd day of February, 2018.

CAMERON C. SMITH, 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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