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

In the Matter of: Julie A. Burton, Respondent.	Case No. INS-18-0068 FINAL ORDER TO CEASE AND DESIST, FINAL ORDER REVOKING LICENSES, ENTERED BY DEFAULT

On August 20, 2018, 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"), properly served Notice on Julie A. Burton ("Burton") that the Director intended to revoke the nonresident insurance producer license of Burton.

The Notice offered Burton an opportunity for a hearing, if requested within 30 days. The Notice further informed Burton that if a hearing was not conducted because Burton did not timely request a hearing or otherwise defaulted, then the designated portion of the Director's file and all materials submitted by Burton 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 Burton 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.

The Director makes the following Findings of Fact, Conclusions of Law, Orders, and Notice of Right to Judicial Appeal.

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. Burton has been licensed in Oregon as a nonresident insurance producer since July 14, 2017. Burton's national producer number is 2669467.

2. Burton's Idaho resident license was revoked by Stipulation and Final Order effective July 24, 2018 for misrepresenting an insurance product or policy and demonstrating lack of fitness or trustworthiness. Burton admitted to ten violations of submitting false documents to Farmers Insurance Group by creating and submitting false Letters of Experience and diplomas containing falsified information in order to secure reduced premium rates for consumers.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

3. 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.

4. Pursuant to ORS 744.074(1)(i), the Director may revoke an insurance producer license for the cancellation, revocation, suspension or refusal to renew by any state of an insurance producer license. The record of the cancellation, revocation, suspension or refusal to renew shall be conclusive evidence of the action taken. The Director may revoke Burton's nonresident insurance producer license because Burton's Idaho resident license was revoked.

ORDERS

Now therefore, the Director issues the following Orders:

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

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

6. The Director, pursuant to ORS 744.074(1)(i), hereby REVOKES Burton's nonresident insurance producer license.

SO ORDERED this 30th day of September, 2018 in Salem, Oregon.

CAMERON C. SMITH, Director
Department of Consumer and Business Services

/s/ Dorothy Bean
Dorothy Bean, 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.

[The remainder of this page intentionally left blank.]

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