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

In the Matter of: HUAN K. VO, an Individual, and THE VO INSURANCE GROUP, LLC, a Foreign Limited Liability Company, Respondents.	Case No. INS-18-0028 FINAL ORDER TO CEASE AND DESIST AND FINAL ORDER REVOKING LICENSES, ENTERED BY DEFAULT

On April 25, 2018, 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 Huan K. Vo ("Vo") and The Vo Insurance Group, LLC ("VIG") (collectively, "Respondents") that the Director intended to issue an order revoking Respondents' nonresident insurance producer licenses.

The Notice offered Respondents an opportunity for a hearing if requested within 20 days of service of the Notice. The Notice 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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FINDINGS OF FACT

The Director FINDS that:

1. Vo has held an Oregon nonresident insurance producer license ("License") since August 3, 2017. Vo's national producer number is 17101285.

2. VIG has held a License since September 8, 2017. VIG's national producer number is 18058801.

3. At all times, Vo has been VIG's sole owner and officer.

4. On March 21, 2018, the State of Washington revoked Vo's insurance producer license ("Washington License").[1]

5. To date, Respondents have not reported the foregoing administrative action to the Director.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

6. By failing to report the revocation of his Washington License to the Director within thirty days of the final disposition of the matter, Vo violated Oregon Revised Statutes ("ORS") 744.089(1).

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

8. Because Vo's Washington License has been revoked, the Director may revoke his License pursuant to ORS 744.074(1)(i).

9. VIG knew or should have known about the revocation of Vo's Washington License.

10. Because VIG failed to report the revocation of Vo's Washington License to the Director, the Director may revoke its License pursuant to ORS 744.074(3).

[1] The National Association of Insurance Commissioners' State Based Systems database identified the reason for the revocation as Vo's "Failure to Respond."

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11. Because the Director has reason to believe that Respondents have been engaged, are engaging, or are about to engage in violation of the Insurance Code,[2] the Director may issue an order to Respondents to cease and desist pursuant to ORS 731.252(1).

ORDERS

Now therefore, the Director issues the following Orders:

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

2. Pursuant to ORS 744.074, the Director hereby REVOKES Vo's Oregon nonresident insurance producer license:

(1) For violating ORS 744.089(1), under ORS 744.074(1)(b); and

(2) For having his Washington insurance producer license revoked, under ORS 744.074(1)(i).

3. Pursuant to ORS 744.074(3), the Director hereby REVOKES VIG's Oregon nonresident insurance producer license for failing to report the revocation of Vo's Washington insurance producer license.

SO ORDERED this 23rd day of May, 2018.

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

/s/ Dorothy Bean
Dorothy Bean, Chief of Enforcement
Division of Financial Regulation

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[2] The Insurance Code is comprised of ORS chapters 731, 732, 733, 734, 735, 737, 742, 743, 743A, 743B, 744, 746, 748 and 750, and the administrative rules promulgated thereunder.

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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