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

In the Matter of: JOANN P. GRIFFITH, Licensee.	Case No. INS-18-0045 ORDER TO CEASE AND DESIST, FINAL ORDER REVOKING LICENSE, FINAL ORDER IMPOSING CIVIL PENALTY AND CONSENT TO ENTRY OF ORDER

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, 744B, 744, 746, 748 and 750 ("Insurance Code") and specifically ORS 731.428(4) and ORS 744.074(1), has conducted an investigation into the resident insurance producer license of Joann P. Griffith ("Licensee").

Licensee wishes to resolve and settle this matter with the Director.

Now, therefore, as evidenced by the signature(s) subscribed on this Order, Licensee hereby CONSENTS to entry of this Order.

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350 Winter Street NE, Suite 410
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FINDINGS OF FACT

The Director FINDS that:

1. Licensee has been an Oregon licensed resident individual insurance producer since January 12, 1990. Licensee's NAIC national producer number is 6246060.

2. On February 20, 2018, Licensee was indicted in the Circuit Court of the State of Oregon for the County of Wheeler ("Wheeler Circuit Court") for the following:

A. Five counts of Theft in the First Degree, a Class C Felony.

B. Two counts of Theft in the Second Degree, a Class A Misdemeanor.

C. Twenty-seven counts of Computer Crime, a Class C Felony.

D. One count of Fraudulent use of a Credit Card, a Class C Felony.

3. On February 23, 2018, during the initial pretrial hearing, Licensee was arraigned on the 35 counts described in Paragraph 2.

4. On April 27, 2018, Licensee was convicted in Wheeler Circuit Court of five counts of Theft in the First Degree, a Class C Felony, and two counts of Theft in the Second Degree, a Class A Misdemeanor.

5. Licensee, through her attorney, reported the criminal prosecution taken against her to the Division of Financial Regulation on May 22, 2018, 88 days after the initial pretrial hearing.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

6. 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.

7. Pursuant to ORS 731.428(4), if a person issued a license under the Insurance Code has been convicted of a felony involving dishonesty or a breach of trust, the Director shall revoke, suspend or refuse to renew the license.

8. Theft is a crime involving dishonesty or breach of trust.

9. Pursuant to ORS 744.089(2), insurance producers must report to the Director any criminal prosecution taken against the insurance producer in any jurisdiction by the 30th day after the initial pretrial hearing.

10. Licensee was required to report her criminal prosecution to the Director no

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later than March 25, 2018 (the 30th day after the initial pretrial hearing).

11. Licensee violated ORS 744.089(2) each day after the 30th day after the initial pretrial hearing date (March 25, 2018) until Licensee reported the criminal prosecution taken against her to the Division on May 22, 2018.

12. Pursuant to ORS 744.074(1)(b), the Director may revoke a license if the insurance producer violates any insurance law.

13. Licensee violated the insurance law ORS 744.089(2).

14. Pursuant to ORS 744.074(1)(f), the Director may revoke a license if the insurance producer was convicted of a felony.

15. Pursuant to ORS 731.988(1), the Director may impose a civil penalty of up to $1,000 per violation upon any person that violates any provision of the Insurance Code or any lawful rule or final order of the Director.

ORDERS

Now, therefore, the Director issues the following Orders:

16. 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.

17. Pursuant to ORS 731.428(4) and ORS 744.074(1), the Director hereby revokes the resident insurance producer license of Licensee.

18. Based upon the foregoing and as authorized by ORS 731.988(1), the Director ORDERS that Licensee pay a CIVIL PENALTY of $100 per occurrence for 57 violations of ORS 744.089(2) for a total CIVIL PENALTY of $5,700.

19. The Director SUSPENDS the collection of the $5,700 CIVIL PENALTY assessed above, so long as Licensee agrees to never apply for any license authorized by ORS Chapter 744; or have any equity interest in, be an officer or director of, or be employed

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by or contracted with, any person that is issued any license authorized by ORS Chapter 744. Licensee may however own an interest in a publically traded insurance company not to exceed 1%.

SO ORDERED this 19th day of July, 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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CONSENT TO ENTRY OF ORDER

I, Joann P. Griffith, state that I have read the foregoing Order and that I know and fully understand the contents hereof; that the factual allegations stated herein are true and correct; that I have been advised of my right to a hearing, and that I have been advised of my right to be represented by counsel in this matter; that I voluntarily consent to the entry of this Order without any force or duress, expressly waiving any right to a hearing in this matter, as well as any rights to administrative or judicial review of this Order; that I understand that the Director reserves the right to take further actions against me to enforce this Order or to take appropriate action upon discovery of other violations of the Insurance Code by me; and that I will fully comply with the terms and conditions stated herein.

I understand that this Order is a public document.

/s/ Joann Griffith

Signature

State of Oregon

County of Crook

Signed or attested before me on this 11th day of July, 2018 by Joann P. Griffith.

/s/ Julie L Rockwood

Notary Public

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