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

In the Matter of: LORIE JEAN ZYLICZ, Respondent.	Case No. INS-18-0055 FINAL ORDER TO CEASE AND DESIST, FINAL ORDER DENYING LICENSE RENEWAL APPLICATION, FINAL ORDER FOR LICENSE REVOCATION, ENTERED BY DEFAULT

On July 25, 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 LORIE JEAN ZYLICZ ("Zylicz") that the Director proposes to deny Zylicz's nonresident adjuster license renewal application and revoke her nonresident adjuster license.

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

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and Notice of Right to Judicial Appeal.

FINDINGS OF FACT

The Director FINDS that:

1. Zylicz had been licensed as a nonresident adjuster in the state of Oregon since September 17, 2015, until the license expired on March 31, 2018. Zylicz's national adjuster number is 7235504.

2. On March 30, 2018, Zylicz applied for a renewal of her nonresident adjuster license.

3. As part of the application process, Zylicz completed and submitted to the Division of Financial Regulation ("Division") a renewal application form stating that she had not been named or involved as a party in an administrative proceeding, which had not been previously reported to the Division.

4. During the review of Zylicz's application to renew, it was discovered that she had been the subject of an administrative action in Washington, order no. 17-0161, on June 15, 2016, resulting in a revocation of her Washington nonresident adjuster license.

5. On April 9, 2018, the Division sent a letter by electronic mail to Zylicz requesting a copy of the Washington administrative order and explanations surrounding the incident by April 23, 2018.

6. On May 9, 2018, the Division sent another email and set a response deadline of May 23, 2018.

7. Zylicz did not respond to the Division's requests.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

8. Under ORS 744.013(2)(L), the Director may revoke or refuse to issue an

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adjuster license based on the cancellation, revocation, or suspension by any state. The state of Washington revoked Zylicz's nonresident adjuster license.

ORDERS

Now therefore, the Director issues the following Order and Proposed Orders:

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

10. The Director, pursuant to ORS 744.013(2)(L), hereby REVOKES Zylicz's nonresident adjuster license.

11. The Director, pursuant to ORS 744.013(2)(L), hereby DENIES Zylicz's renewal application for a nonresident adjuster license.

SO ORDERED this 1st day of October, 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.

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