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

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| In the Matter of:<br><br>MARISSA TOJONG,<br><br>Licensee. | Case No. INS-19-0075<br><br>ORDER TO CEASE AND DESIST, FINAL ORDER IMPOSING CIVIL PENALTY AND CONSENT TO ENTRY OF ORDER<br><br>THIS IS A FINAL 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 744.074(1), has conducted an investigation into the resident insurance producer license of Marissa Tojong ("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.

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. Licensee is an Oregon resident with her last recorded principal place of business at 4800 Meadows Road, Suite 320, Lake Oswego, OR 97035-4264. Licensee's National Producer Number is 2607038. Licensee has been a licensed resident individual insurance producer since March 29, 2016.

2. On May 21, 2018, Licensee signed the name of Oregon consumer "CH" to a

Prudential Insurance Company ("Prudential") life insurance illustration ("Illustration").

3. Because Licensee submitted to Prudential the Illustration containing a non-genuine client signature, Prudential notified Licensee that her appointments with the following companies in Oregon were terminated for cause effective March 19, 2019:

A. Pruco Life Insurance Company,

B. Prudential Insurance Company, and

C. Prudential Annuities Life Assurance Corp.

4. On July 24, 2019, Licensee explained to investigators with the Division of Financial Regulation that she probably signed CH's name to the Illustration because she was in a hurry and CH was not available at the time.

## CONCLUSIONS OF LAW

The Director CONCLUDES that:

5. 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.

6. Pursuant to ORS 744.074(1)(k), the Director may place a licensee on probation or suspend, revoke or refuse to issue or renew an insurance producer license and may take other actions authorized by the Insurance Code in lieu thereof or in addition thereto, for forging another person's name to an application for insurance or to any document related to an insurance transaction.

7. Pursuant to ORS 731.988(1), an individual insurance producer that violates any provision of the Insurance Code shall forfeit and pay a civil penalty in an amount that does not exceed $1,000 for each offense.

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ORDERS

Now, therefore, the Director issues the following Orders:

8. 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.

9. Based upon the foregoing and as authorized by ORS 731.988(1), the Director ORDERS that Licensee pay a CIVIL PENALTY of $500 for forging the signature of Oregon consumer CH as described in Paragraph 2 above.

10. The CIVIL PENALTY assessed herein is due and payable at the time this Order is returned to the Division.

SO ORDERED this 30th day of September, 2019.

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, Marissa Tojong, 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/ Marissa Tojong

Signature

State of Oregon

County of Washington

Signed or attested before me on this 24th day of September, 2019 by Marissa Tojong.

/s/ Kathryn Pha Koglin

Notary Public

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