

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

In the Matter of:

Case No. INS-20-0001

VICKIE G. COLEMAN, an Individual,
Respondents.

ORDER TO CEASE AND DESIST,
ORDER TO REVOKE LICENSE,
ORDER TO ASSESS CIVIL
PENALTIES, 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, 743B, 744, 746, 748 and 750 (“Insurance Code”), conducted an investigation into the activities of Vickie G. Coleman (“Respondent”) and determined that Respondent engaged in activities constituting violations of the Insurance Code.

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

Now, therefore, as evidenced by the authorized signature subscribed on this Order, Respondent hereby CONSENTS to entry of this Order upon the Director’s Findings of Fact and Conclusions of Law as stated hereinafter.

FINDINGS OF FACT

The Director FINDS that:

1. On June 30, 1990, Respondent was issued an Oregon resident insurance producer license (“License”). Respondent’s national producer number is 6247068.
2. At all relevant times, Respondent was employed by Richard K. Moore Insurance Agency, Inc. (“RKMIA”). Respondent has served as RKMIA’s designated responsible licensed producer since September 19, 2017.

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





1 C. Falsely identifying an Oregon customer as a non-smoker on a life
2 insurance application;

3 D. Falsely telling an Oregon customer a forthcoming event was covered
4 under her insurance policy, and supporting the falsehood with a forged ACORD
5 form;

6 E. Submitting a forged letter on behalf of an Oregon customer to avoid
7 non-renewal of a policy;

8 F. Routinely utilizing Moore's passwords to access his work e-mail; and

9 G. Regularly transmitting e-mails from Moore's account as Moore.

10 7. By forging customer signatures onto insurance applications and documents
11 related to insurance transactions Respondent engaged in fraudulent practices, and the
12 Director may revoke her License under ORS 744.074(1)(h).

13 8. Because the Director has reason to believe that Respondent has been engaged,
14 is engaging, or is about to engage in violations of the Insurance Code, the Director may
15 issue an order to Respondent to cease and desist, pursuant to ORS 731.252(1).

16 9. Under ORS 731.988(1), the Director may impose a civil penalty of up to \$1,000
17 *per violation* upon any insurance producer who violates a provision of the Insurance Code.

18 ORDERS

19 Now therefore, the Director issues the following Orders:

20 10. As authorized by ORS 731.252(1), the Director hereby ORDERS Respondent
21 to CEASE AND DESIST from violating ORS 744.074(1)(h).

22 11. As authorized by ORS 744.074(1)(h), the Director hereby REVOKES
23 Respondent's Oregon resident insurance producer license.

24 12. As authorized by ORS 731.988(1), the Director hereby ORDERS that
25 Respondent be subject to a CIVIL PENALTY of \$10,000 for committing at least twenty
26 violations of ORS 744.074(1)(h).

1 13. The Director hereby suspends payment of \$8,500 of the CIVIL PENALTY for
2 a period of three years, provided Respondent:

3 A. Complies with the terms of this Order; and

4 B. Does not violate the Insurance Code within the three-year time period.

5 14. The non-suspended CIVIL PENALTY (\$1,500) is due and payable at the time
6 this Order is submitted to the Director.

7 15. The suspended CIVIL PENALTY (\$8,500) will be waived three years from the
8 date this Order is finalized, provided Respondent has complied with the foregoing Order
9 terms. The Director reserves the right to immediately assess and collect the suspended
10 civil penalty upon a determination that Respondent has violated any term of this Order.

11 16. This Order is binding upon Respondent's successors and assigns.

12 17. This Order is a "Final Order" under ORS 183.310(6)(b). Subject to that
13 provision, the entry of this Order does not limit other remedies that are available to the
14 Director under Oregon law.

15 SO ORDERED this 24th day of March, 2020.

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LOUIS SAVAGE, Acting 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, Vickie G. Coleman, state that I have read the foregoing Order and that I know and fully understand the contents hereof. I have been advised of my right to a hearing and of my right to be represented by counsel in this matter. 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. 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. I will fully comply with the terms and conditions stated herein.

Signature: /s/ Vickie G. Coleman

State of Oregon

County of Douglas

Signed or attested before me on this 4th day of March, 2020

by Vickie Coleman.

/s/ Alison M. Eggers

Notary Public

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