

1  
2  
3 STATE OF OREGON  
4 DEPARTMENT OF CONSUMER AND BUSINESS SERVICES  
5 DIVISION OF FINANCIAL REGULATION

6 In the Matter of:

Case No. INS-19-0123

7 CHRISTOPHER S. MARTIN,

8 Respondent.

9  
10 FINAL ORDER TO CEASE AND  
11 DESIST, DENYING LICENSE  
12 RENEWAL APPLICATION, AND  
13 REVOKING LICENSE, ENTERED BY  
14 DEFAULT

15 On December 27, 2019, the Director of the Department of Consumer and Business  
16 Services for the State of Oregon (“Director”), acting in accordance with Oregon Revised  
17 Statutes (“ORS”) chapters 731, 732, 733, 734, 735, 737, 742, 743, 743A, 743B, 744, 746,  
18 748 and 750 (“Insurance Code”), properly served notice on Christopher S. Martin  
19 (“Martin”) that the Director proposed to deny Martin’s nonresident insurance producer  
20 license renewal application and revoke his nonresident insurance producer license.

21 The Notice offered Martin an opportunity for a hearing, if requested within 60 days.  
22 The Notice further informed Martin that if a hearing was not conducted because Martin did  
23 not timely request a hearing or otherwise defaulted, then the designated portion of the  
24 Director’s file and all materials submitted by Martin in this case would automatically  
25 become part of the contested case record for the purpose of proving a *prima facie* case.

26 The Director did not receive from Martin 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,  
and Notice of Right to Judicial Appeal.

//

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



1 **FINDINGS OF FACT**

2 The Director FINDS that:

3 1. Martin had been licensed as a nonresident insurance producer in the state of  
4 Oregon since September 2, 2014, until the license expired on June 30, 2019. Martin’s  
5 national insurance producer number is 4779501.

6 2. On June 27, 2019, Martin applied for a renewal of his nonresident insurance  
7 producer license.

8 3. As part of the application process, Martin completed and submitted to the  
9 Division of Financial Regulation (“Division”) a renewal application form stating that he  
10 had not been named or involved as a party in an administrative proceeding which had not  
11 been previously reported to the Division.

12 4. During the review of Martin’s application to renew, it was discovered that he  
13 had been the subject of multiple administrative actions :

14 A. On June 15, 2018, the state of Virginia revoked Martin’s license for a surplus  
15 lines violation.

16 B. On January 18, 2019, Martin entered into a consent order with the state of  
17 Florida for failing to report the Virginia administrative order. The consent order included  
18 a monetary penalty.

19 C. On May 7, 2019, Martin entered into a consent order with the state of Delaware,  
20 for failing to report other state action.

21 5. Martin failed to inform the Division of the administrative action from the state  
22 of Virginia, among other administrative actions, within 30 days of the final dispositions.

23 6. On June 27, 2019, the Division sent a letter by electronic mail to Martin  
24 requesting a copy of the administrative order issued by the state of Virginia.

25 //

26 //

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



1 7. On October 30, 2019, the Division sent a letter by electronic mail to Martin  
2 requesting a copy of the state of Virginia’s administrative order and explanation by  
3 November 1, 2019.

4 8. Martin did not respond to the Division’s requests.  
5

## 6 **CONCLUSIONS OF LAW**

7 The Director CONCLUDES that:

8 9. Pursuant to ORS 731.252(1), whenever the Director has reason to believe that  
9 any person has been engaged or is engaging or is about to engage in any violation of the  
10 Insurance Code, the Director may issue an order to discontinue or desist from such  
11 violation or threatened violation.

12 10. Pursuant to ORS 744.074(1)(a), the Director may revoke or refuse to issue or  
13 renew an insurance producer license for providing incorrect, misleading, incomplete or  
14 materially untrue information in the license application. Martin provided misleading  
15 information when he stated that he had not been named in an administrative proceeding.

16 11. Pursuant to ORS 744.074(1)(i), the Director may revoke or refuse to issue or  
17 renew an insurance producer license for the cancellation, revocation, suspension or refusal  
18 to renew by any state of an insurance producer license. The record of the cancellation,  
19 revocation, suspension or refusal to renew shall be conclusive evidence of the action taken.  
20 The Director may revoke Martin’s nonresident insurance producer license because the state  
21 of Virginia revoked Martin’s insurance producer license.

22 12. Pursuant to ORS 744.089(1), an insurance producer shall report to the Director  
23 any administrative action taken against the insurance producer in another jurisdiction not  
24 later than the 30th day after the date of the final disposition of the matter. Martin failed to  
25 notify the Director of the administrative actions described in paragraph 4 of this Order  
26 within 30 days of the final disposition of the matters.

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



1 13. Pursuant to ORS 744.074(1)(b), the Director may revoke or refuse to issue or  
2 renew an insurance producer license for violating any insurance laws, or violating any rule,  
3 subpoena or order of the director. Martin violated ORS 744.089(1).

4  
5 **ORDERS**

6 Now therefore, the Director issues the following Orders:

7 14. As authorized by ORS 731.252(1), the Director ORDERS Martin to CEASE  
8 AND DESIST from violating ORS 744.074(1)(a), (b) and (i).

9 15. The Director, pursuant to ORS 744.074(1)(a), (b) and (i), hereby REVOKES  
10 Martin's nonresident insurance producer license.

11 16. The Director, pursuant to ORS 744.074(1)(a), (b) and (i), hereby DENIES  
12 Martin's renewal application for a nonresident insurance producer license.

13  
14 SO ORDERED this 2<sup>nd</sup> day of March, 2020 in Salem, Oregon.

15 LOUIS SAVAGE, Acting Director  
16 Department of Consumer and Business Services

17 /s/ Dorothy Bean  
18 Dorothy Bean, Chief of Enforcement  
19 Division of Financial Regulation

20  
21 **NOTICE OF RIGHT TO JUDICIAL APPEAL**

22 You are entitled to judicial review of this order in accordance with ORS 183.482.  
23 You may request judicial review by filing a petition with the Court of Appeals in Salem,  
24 Oregon, within 60 days from the date this order is served.

25 *[The remainder of this page intentionally left blank.]*  
26

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

