

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

In the Matter of:

Case No. INS-19-0125

JACINDA M. WESTFIELD,

Respondent.

FINAL ORDER TO CEASE AND  
DESIST, FINAL ORDER REVOKING  
LICENSE, ENTERED BY DEFAULT

On December 27, 2019, 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 Jacinda M. Westfield (Westfield) that the Director intended to revoke Westfield’s nonresident insurance producer license.

The Notice offered Westfield an opportunity for a hearing, if requested within 20 days. The Notice further informed Westfield that if a hearing was not conducted because Westfield did not timely request a hearing or otherwise defaulted, then the designated portion of the Director’s file and all materials submitted by Westfield 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 Westfield 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  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26

FINDINGS OF FACT

The Director FINDS that:

1. Westfield had been licensed as a nonresident insurance producer in the state of Oregon since December 18, 2017. Westfield’s national insurance producer number is 18626579.

2. On or around July 3, 2019, the Oregon Division of Financial Regulation (“Division”) received notice through the National Association of Insurance Commissioner’s Regulatory Information Retrieval Systems (RIRS) that the state of Virginia revoked Westfield’s resident insurance producer license.

3. Effective May 28, 2019, the state of Virginia revoked Westfield’s resident insurance producer license in Case No. INS-2018-00209 for failure to make required disclosure on the license application.

4. On June 17, 2019, Westfield filed a petition for reconsideration of the state of Virginia’s order revoking her license.

5. Westfield informed the Division of Virginia’s administrative action and that she filed a petition for reconsideration of the Virginia order via written correspondence received June 21, 2019.

6. Subsequently, Westfield was the subject of additional administrative actions, which she failed to disclose to the Division:

A. Effective July 1, 2019, the state of Idaho revoked Westfield’s non-resident license for Virginia’s action in Docket No. 18-3658-19.

B. Effective July 19, 2019, the state of Indiana suspended Westfield’s non-resident license for other states action in Cause No. 18382-AG19-0716-091.

C. Effective September 5, 2019, the state of Nebraska revoked Westfield’s non-resident license for demonstrating lack of fitness or trustworthiness, misstatement on the

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



1 license application, other states action, criminal history and failure to maintain a home  
2 state license in Cause No. A-2190.

3 D. Effective July 24, 2019, the state of North Dakota revoked Westfield's non-  
4 resident license for other state actin in Case No. AG-19-796.

5 7. On October 3, 2019, an investigator for the Division telephoned and left a  
6 message for Westfield to request a status update of her petition of reconsideration of her  
7 license revocation in Virginia.

8 8. As of December 11, 2019, Westfield has not contact the Division with an  
9 update.

10 9. As of December 11, 2019, Virginia's website, scc.virginia.gov, confirms  
11 Westfield's license is revoked as of May 28, 2019 in Case No. INS-2018-00209. The case  
12 is closed.

13  
14 **CONCLUSIONS OF LAW**

15 The Director CONCLUDES that:

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

20 11. Pursuant to ORS 744.074(1)(i), the Director may revoke an insurance producer  
21 license for the revocation by any state of an insurance producer license. The record of the  
22 revocation shall be conclusive evidence of the action taken. The Director may revoke  
23 Westfield's nonresident insurance producer license because the state of Virginia has  
24 revoked Westfield's insurance producer license.

25 12. Pursuant to ORS 744.089(1), an insurance producer shall report to the Director  
26 any administrative action taken against the insurance producer in another jurisdiction not



1 later than the 30th day after the date of the final disposition of the matter. Westfield failed  
2 to notify the Director of all administrative actions within 30 days of the final disposition of  
3 the matter.

4  
5 **ORDERS**

6 Now therefore, the Director issues the following Order:

7 13. As authorized by ORS 731.252(1), the Director ORDERS Westfield to CEASE  
8 AND DESIST from violating ORS 744.074(1)(i) and ORS 744.089.

9 14. The Director, pursuant to ORS 744.074(1)(i), hereby REVOKES Westfield's  
10 nonresident insurance producer license.

11  
12 SO ORDERED this 30<sup>th</sup> day of January, 2020 in Salem, Oregon.

13 LOUIS SAVAGE, Acting Director  
14 Department of Consumer and Business Services

15  
16 /s/ Dorothy Bean  
17 Dorothy Bean, Chief of Enforcement  
18 Division of Financial Regulation

19 **NOTICE OF RIGHT TO JUDICIAL APPEAL**

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

23 *[The remainder of this page intentionally left blank.]*  
24  
25  
26

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

