

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

In the Matter of:

Case No. INS-19-0109

THE ALIERA COMPANIES, INC.
FORMERLY KNOWN AS ALIERA
HEALTHCARE, INC., AND TRINITY
HEALTHSHARE, INC.

**CONSENT ORDER AS AGAINST
TRINITY HEALTHSHARE, INC.**

Respondents

On October 9, 2019, the Director of the Department of Consumer and Business Services for the State of Oregon (“Director”), by and through the Oregon Division of Financial Regulation (“Division”), 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”), issued an Order to Cease and Desist, Notice of Proposed License Revocation and Assessment of Civil Penalties, and Right to Administrative Hearing (“Notice”) against The Alieria Companies, Inc., formerly known as Alieria Healthcare, Inc. (“Alieria”) and Trinity Healthcare, Inc. (“Trinity”)¹, a copy of which is attached herewith. Trinity timely submitted a hearing request on or about October 29, 2019 and denied the allegations contained in the Notice. In accordance with ORS 183.417(3), the Division and Trinity do hereby agree and stipulate as follows:

1. The Division and Trinity are willing to fully and finally settle all matters concerning the Notice.
2. Trinity hereby withdraws its request for hearing on all matters described in the Notice and understands and agrees that this Consent Order constitutes a final

¹ Subsequent to the initiation of the contested case proceedings in this matter, Trinity has changed its name to “Sharity Ministries”. For ease of consistency with the pleading documents, this change will not be recorded in the pleadings at this time.





1 resolution of the matter. Trinity hereby waives all rights to any contested case
2 hearing or further appeal or judicial review of the Notice.

3 3. Trinity shall exit the Oregon market by June 1, 2021, as described below:

4 a. No later than June 1, 2021, Trinity, and all of its agents, affiliates,
5 employees, contractors, successors-in-interest, and/or authorized
6 representatives shall cease to solicit, negotiate, sell, or effectuate any
7 product or service in Oregon or to Oregon consumers.

8 b. Notification to current members: Trinity agrees to provide written notice to
9 the existing Oregon members of Trinity or Alera plans, no later than two
10 business days from the entry of this Consent Order, that Trinity will no
11 longer be offering its health care sharing ministry (“HCSM”) programs or
12 any other product to Oregon consumers, effective June 1, 2021. The written
13 notice will reference all products or programs provided by Trinity to Oregon
14 consumers and provide information about the federal Affordable Care Act
15 special enrollment period (or, SEP) that will occur between February 15,
16 2021 and May 15, 2021. The notice will be sent to all Oregon members by
17 both first-class mail and electronic mail, and Trinity shall make all
18 reasonable efforts to ensure that the notice is sent to members at their current
19 mailing addresses and electronic mail addresses.

20 4. Trinity and any of its successors, assigns, or affiliates will not offer its HCSM
21 programs or any other product in Oregon for three years following the effective
22 date of this Consent Order. At the end of the three-year period, Trinity and/or its
23 successor, assigns or affiliates may re-enter the Oregon market only with Division
24 approval. If the Division does not approve Trinity’s reentry to the Oregon market,
25 Trinity retains the right to contest that decision by any method permitted by law,
26 including without limitation that it is not subject to regulation by the Division.



1 Notwithstanding the foregoing, if at any time any relevant law or regulations
2 governing HCSMs changes in Oregon or at the federal level, the restrictions on
3 Trinity operating in Oregon may no longer be valid. If that event occurs within five
4 years following the effective date of this Consent Order, the Division and Trinity
5 will work together in good faith to amend, alter, or remove the obligations in this
6 Consent Order to the extent any change in the law affects those obligations,
7 including, without limitation this three-year restriction on reentry into the Oregon
8 market.

9 5. Payment:

10 a. While Trinity does not admit to any violation of any Oregon statute,
11 administrative rule, or law, in order to resolve this matter, Trinity agrees to
12 make a payment of \$60,000 to the Division. The Division shall apply
13 \$10,000 of that payment to cover its investigative costs, and the remaining
14 \$50,000 shall be administered in accordance with ORS 731.988(1).

15 b. The \$60,000 payment is due and payable by Trinity at the time this Consent
16 Order is submitted to the Director for signature.

17 6. The Consent Order is made for settlement purposes only and will not constitute nor
18 should it be construed as an admission by Trinity or any of Trinity's officers,
19 members, agents, or employees of any of the allegations contained in the Notice.

20 7. This Consent Order shall not be deemed a concession on the part of the Division or
21 Trinity regarding the factual allegations and legal conclusions in the Notice.

22 8. The parties acknowledge and agree that this Consent Order constitutes a full and
23 final release by the Division of Trinity from any and all liability in connection with
24 the factual allegations and legal conclusions in the Notice through the date of entry
25 of this Consent Order. Trinity agrees and understands that nothing in this Consent
26 Order precludes any private right of action or Trinity's defenses or claims relating



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- to any such private right of action.
9. By signing below, Trinity acknowledges, understands, stipulates, and agrees that: Trinity has fully read this Consent Order and understands it completely; Trinity voluntarily, without any force or duress, enters into this Consent Order and consents to the Division’s adoption of this Consent Order; and Trinity has consulted with legal counsel regarding this Consent Order and has been fully advised of its rights.
10. The Division and Trinity agree that this Consent Order constitutes the entire agreement between them on the subject matter hereof. There are no promises, inducements, understandings, agreements, or representations, oral or written, not specified herein regarding this Consent Order.
11. The Division and Trinity agree that if any term or provision of this Consent Order is declared by a court of competent jurisdiction to be invalid, unenforceable, illegal or in conflict with any law, the validity of the remaining terms and provisions shall not be affected, and the rights and obligations of the signatories shall be construed and enforced as if the Consent Order did not contain the particular term or provision held to be invalid.
12. This Consent Order is binding upon Trinity’s successors, assigns, and affiliates.
13. This Consent Order may be executed in one or more multiple counterparts, including facsimile, scanned, and electronically transmitted counterparts, each of which shall constitute an original and all of which together shall constitute one and the same agreement.
14. This Consent Order is based solely on the application of the Oregon Insurance Code to the specific facts of the Division’s investigation in this case. Trinity and the Director are the only parties to this Consent Order. Therefore, this Consent Order, and any provision, findings, or conclusions contained herein, do not, and is not intended to, determine any factual or legal issue in any other jurisdiction, or have

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any preclusive or collateral estoppel effects in any lawsuit or action by any person
or party other than the Director.

SO ORDERED this 16th day of March, 2021 in Salem, Oregon.

ANDREW R. STOLFI, Director
Department of Consumer and Business Services

/s/ Dorothy Bean

Dorothy Bean, Chief of Enforcement
Division of Financial Regulation

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



1 ENTITY CONSENT TO ENTRY OF ORDER

2 I, William H. Thead III, am an officer of Trinity Healthcare, Inc. (“Trinity”), and
3 I am authorized to act on its behalf. I have read the foregoing Consent Order and I know
4 and fully understand the contents hereof. I have been advised of the right to a hearing
5 and of the right to be represented by counsel in this matter. Trinity voluntarily consents
6 to the entry of this Consent Order without any force or duress, expressly waiving any
7 right to a hearing in this matter, as well as any rights to administrative or judicial review
8 of this Consent Order. Trinity understands that the Director reserves the right to take
9 further action against it to enforce this Consent Order or to take appropriate action upon
10 discovery that Trinity has committed other violations of the Oregon Insurance Code.
11 Trinity, along with its officers, directors, employees, or agents, will fully comply with
12 the terms and conditions stated herein.
13

14 Trinity understands that this Consent Order is a public document.

15
16 Signature: /s/ William H. Thead

17 Position Held: CEO

18 State of Georgia

19 County of Fulton

20 Signed or attested before me on this 9th day of March, 2021

21 by Fred Lavender Jr.

22 /s/ Fred Lavendar Jr.

23 Notary Public, Georgia

24 Clayton County

25 Commission Expires July 20, 2024
26

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Labor and Industries Building
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STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
DIVISION OF FINANCIAL REGULATION

In the Matter of:

Case No. INS-19-0109

THE ALIERA COMPANIES, INC.
FORMERLY KNOWN AS ALIERA
HEALTHCARE, INC., AND TRINITY
HEALTHSHARE, INC.

ORDER TO CEASE AND DESIST,
NOTICE OF PROPOSED LICENSE
REVOCAION AND ASSESSMENT
OF RESTITUTION AND CIVIL
PENALTIES, AND RIGHT TO
ADMINISTRATIVE HEARING

Respondents.

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”), hereby gives notice that the Director issues an Order to cease and desist, proposes to revoke the nonresident insurance producer license of The Alieria Companies, Inc. formerly known as Alieria Healthcare, Inc. (“Alieria”) and assess restitution and civil penalties as to Alieria and Trinity Healthshare, Inc (“Trinity,” collectively “Respondents”).

The Director makes the following Findings of Fact, Conclusions of Law, Order, Proposed Orders, and Notice of Right to an Administrative Hearing.

FINDINGS OF FACT

The Director FINDS that:

1. Alieria Healthcare, Inc. is a Delaware corporation first formed on September 29, 2011. The Alieria Companies, Inc. is a Delaware corporation first formed on December 18, 2015.

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1 2. Alieria is registered as a foreign for-profit corporation in the state of Georgia,
2 formed on April 28, 2016. Alieria’s principal address is listed as 990 Hammond Drive, Suite
3 700, Atlanta, GA 30328.

4 3. According to the National Association of Insurance Commissioners’ State
5 Based Systems, Alieria has its principal office located at 5901 Peachtree Dunwoody Rd,
6 Suite B-200, Atlanta, GA 30328.

7 4. Alieria has been licensed as an Oregon nonresident insurance producer since
8 September 26, 2017. Alieria’s national producer number is 18501490. Alieria does not hold
9 a certificate of authority in Oregon.

10 5. Alieria is not and has never been licensed as a third party administrator (“TPA”)
11 in Oregon.

12 6. Trinity is a Delaware corporation first formed on June 27, 2018. Trinity is not
13 a licensed insurance producer and does not hold a certificate of authority in Oregon.

14 7. Trinity represents itself as a health care sharing ministry (“HCSM”) as defined
15 by 26 USC §5000A. To qualify as an HCSM, it must be a 501(c)(3) organization whose
16 members share a common set of ethical or religious beliefs and share medical expenses
17 among members in accordance with those beliefs. An HCSM must have been in operation
18 and continuously sharing member health care costs since December 31, 1999.

19 8. According to the “Management and Administration Agreement” effective
20 August 13, 2018 (“the Agreement”) between Respondents, Alieria is the administrator,
21 marketer, and program manager for Trinity and is solely responsible for the development
22 of HCSM plan designs, pricing, marketing materials, vendor management, processing
23 medical claims forms and determining sharing eligibility, and issuance of payment to
24 members and providers on behalf of Trinity.

25 //

26 //



1 9. The Agreement states that “Trinity currently has no members in its HCSM, and
2 the Parties intend that the members who enroll in the Plans become ‘customers’ of Alieria,
3 and that Alieria maintain ownership over the ‘Membership Roster.’”

4 10. The Agreement also states that “Trinity is not authorized to contact any
5 members or use any information contained in the Membership Roster for any purpose
6 without the prior written consent of Alieria.”

7 11. By the terms of the Agreement, “Alieria has the right, at its sole discretion, to
8 develop and market the HCSM (the schedule of medical services eligible for sharing under
9 the HCSM) with other non-insurance health care products that are developed and managed
10 by Alieria.”

11 12. The Agreement provides detail regarding the fees that Alieria charges,
12 depending on the product line. For the AlieriaCare & InterimCare products, for example,
13 Alieria receives and retains 65% of the total share contribution paid by each primary
14 member. Out of the remaining 35%, Trinity reimburses Alieria for additional costs and
15 expenses, including: 19.6% for “Alieria management fee general overhead ops labor
16 internal sales,” 30% for commissions, 2.6% TPA fees, 1.2% provider network, and 0.8%
17 telemedicine. In total, Alieria is reimbursed 54.2% of the 35% remaining in member
18 contributions, receiving almost 84% of the total member contributions. In other words,
19 out of every \$100 a member pays in premiums only \$16.03 goes towards paying the
20 medical expenses of members.

21 13. A video seminar¹ used by Alieria for training prospective agents states that
22 Alieria’s individual plans called “Everyday Plans” make up seventy percent of Alieria’s
23 sales. When describing emergency care benefits, the narrator states “MSRA [Member
24 Share Responsibility Amount], which is just another term for deductible.” The narrator

25 _____
26 ¹ Alieria Healthcare Product Overview, <https://www.youtube.com/watch?v=OjI5Ff1I2Ck&feature=youtu.be>,
last visited July 23, 2019.



1 states that Alieria’s comprehensive plans “not only mirrors traditional insurance, but truly
2 provide comprehensive healthcare for an individual.” Alieria also uses the terms “Bronze,”
3 “Silver,” and “Gold” options, which are commonly used in the Affordable Care Act
4 (“ACA”) Marketplace. The training fails to mention any requirement of a statement of
5 faith. Alieria’s repeated use of insurance terminology in its agent training and marketing
6 materials has the capacity to deceive both prospective agents and prospective consumers
7 into believing they are purchasing health insurance, with the corresponding benefits
8 required under the ACA and state law, rather than an HCSM membership.

9 14. According to the “Alieria Welcome Letter instantly after enrollment” document
10 provided during the Division’s investigation, claim forms are sent to Alieria Healthcare
11 Trinity, PO Box 16818, Lubbock, TX 79490-6818. Alieria’s website,
12 www.alierahealthcare.com, also provides a claims portal for members.

13 15. Although Alieria claims that all HCSM plans are offered by Trinity, Alieria’s
14 name and information is provided on all the sales materials, online content, and member
15 guides, and some of the plans are specifically marketed as Alieria products.

16 16. Since April 2017, Alieria has enrolled 1,333 Oregon consumers in HCSM plans,
17 and such member have paid no less than \$7,816,719.31 in contributions and application
18 fees.

19 17. Oregon consumer RP purchased an Alieria product in or around June 2018. RP
20 was told at the time of purchase that he and his wife would have “coverage similar to
21 Providence [Health Plan].” They were not informed that Alieria was not subject to federal
22 or state insurance laws. RP stated that he and his wife paid a combined \$751.08 per month
23 for the Alieria policy from June 2018 to July 2019, for a total amount of approximately
24 \$10,515.12. RP also paid a one time enrollment fee of \$125 to Alieria. During such
25 timeframe, Alieria only made a partial payment of \$89.44 for a routine doctor visit, leaving
26 RP to pay the balance of \$375.66.

1 18. At the time that RP enrolled in Alieria, RP informed the independent insurance
2 agent with SureCo Health and Life that he had been diagnosed with Von Willebrand's
3 Disease, a bleeding disorder. RP was told that there was a pre-existing condition waiting
4 period, however, if he did not have any issues related to RP's condition in the past 24
5 months prior to sign-up that he would be covered by Alieria.

6 19. On February 20, 2019, RP had gone to the dentist for a cleaning and fillings.
7 After the appointment, RP's gums continued to bleed. It was the weekend with no access
8 to his primary doctor and no urgent care facility in the community, RP went to the
9 emergency room. RP was twice infused with DDAVP and admitted to the hospital.

10 20. On June 10, 2019, RP filed a complaint with the Division after Alieria denied
11 payment for the February 20, 2019 emergency room visit and hospital stay. The denial of
12 the claim left RP with a \$79,594.94 medical bill. An ACA approved health insurance plan,
13 like Providence Health Plan, would have been required to cover this preexisting condition.

14 21. Since January 2018, there have been no less than six (6) complaints filed by
15 consumers against Alieria.

16 CONCLUSIONS OF LAW

17 The Director CONCLUDES that:

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

22 23. ORS 731.354 states that no person shall act as an insurer and no insurer shall
23 directly or indirectly transact insurance in this state except as authorized by a subsisting
24 certificate of authority. Trinity does not meet the legal definition of an HCSM under 26
25 USC §5000A because it has not been in operation and continuously sharing member health
26 care costs since December 31, 1999. Neither Trinity nor Alieria have certificates of



1 authority to transact insurance in Oregon. Therefore, Respondents are in violation of ORS
2 731.354.

3 24. ORS 744.702 states that a person shall not transact business or purport or offer
4 to transact business as a TPA in this state unless the person holds a TPA license. Alera is
5 not and has never been licensed as a TPA in Oregon. Alera is processing claims and
6 otherwise transacting business as a TPA without a license, in violation of ORS 744.702, as
7 indicated in the Alera Welcome Letter, claims portal for members on Alera's website and
8 complaints filed with the Division.

9 25. ORS 746.075 states that a person may not engage, directly or indirectly, in
10 making, issuing, circulating or causing to be made, issued or circulated, any statement
11 misrepresenting the terms of any policy issued or to be issued or the benefits or advantages
12 therein. Respondents are in violation of ORS 746.075 for misrepresenting the terms of
13 policies being sold to Oregon consumers by using insurance terms in advertisements to
14 mislead consumers into believing that they are purchasing health insurance, with the
15 corresponding benefits under the ACA and state law.

16 26. ORS 746.110 states that no person shall make, publish, disseminate, circulate,
17 or place before the public, or cause, directly or indirectly, to be made, published,
18 disseminated, circulated, or placed before the public, in a newspaper, magazine or other
19 publication, or in the form of a notice, circular, pamphlet, letter or poster, or over any radio
20 or television station, or in any other way, an advertisement, announcement or statement
21 containing any assertion, representation or statement with respect to the business of
22 insurance or with respect to any person in the conduct of the insurance business, which is
23 untrue, deceptive or misleading. Respondents are in violation of ORS 746.110 for
24 publishing an advertisement with respect to the business of insurance which is untrue,
25 deceptive or misleading by using insurance terms in advertisements to mislead consumers
26 into believing that they are purchasing insurance.

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1 27. ORS 744.074(1)(g) states the Director may revoke an insurance producer
2 license for having been found to have committed unfair trade practices or fraud related to
3 insurance. Alieria violated ORS 744.074(1)(g) by committing unfair trade practices or fraud
4 related to insurance when it advertised non-insurance policies as being equivalent to
5 insurance. Furthermore, Alieria has attempted to evade regulation by operating under an
6 allegedly exempt HCSM, when in fact Trinity has given control of most, if not all, of its
7 operations, marketing, sales, and claims processing to Alieria. Even if Trinity were a
8 properly qualified HCSM, which it is not for the reasons described in paragraph 7, it cannot
9 be controlled by a for-profit company like Alieria.

10 28. ORS 744.074(1)(h) states the Director may revoke an insurance producer
11 license for using fraudulent, coercive or dishonest practices in the conduct of business in
12 this state. Alieria violated ORS 744.074(1)(h) by committing unfair trade practices or fraud
13 related to insurance when it advertised non-insurance policies as being equivalent to
14 insurance. Furthermore, Alieria has attempted to evade regulation by operating under an
15 allegedly exempt HCSM, when in fact Trinity has given control of most, if not all, of its
16 operations, marketing, sales, and claims processing to Alieria. Even if Trinity were a
17 properly qualified HCSM, which it is not for the reasons described in paragraph 7, it cannot
18 be controlled by a for-profit company like Alieria.

19 29. ORS 731.256 states that the Director may institute actions or other lawful
20 proceedings that the director deems necessary to enforce a provision of the Insurance Code
21 or any order or action the director makes or takes in pursuance of law, including seeking
22 restitution on a consumer's behalf for actual damages the consumer suffers as a result of
23 the insurer's violation of a provision of the Insurance Code. Since Respondents do not meet
24 the legal definition of a HCSM under 26 USC § 5000A, and have engaged in the business
25 of entering into policies of insurance in Oregon, they are insurers as defined under ORS
26 731.106.

1 30. ORS 731.988(1) states the Director may impose a civil penalty of up to \$10,000
2 per violation upon any person who violates a provision of the Insurance Code. Each
3 violation is a separate offense.

4 ORDERS

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

6 31. As authorized by ORS 731.252(1), the Director ORDERS Respondents, and all
7 of its agents, affiliates, employees, contractors, successors in interest, and/or authorized
8 representatives to CEASE AND DESIST from the solicitation, negotiation, sale, or
9 effectuation of Respondents' products in Oregon.

10 32. The Director, pursuant to ORS 744.074(1)(g) and (h), hereby proposes to
11 REVOKE Alieria's nonresident insurance producer license.

12 33. The Director, pursuant to ORS 731.256, hereby proposes to assess restitution
13 against Respondents, jointly and severally, in the amount of the total premiums or "member
14 contributions" paid by Oregon consumers to Respondents. The total restitution amount
15 shall be determined prior to hearing on this matter.

16 34. The Director, pursuant to ORS 731.988(1), hereby proposes to assess a civil
17 penalty of \$1,333,000 (\$1,000 per Oregon consumer) against Alieria based on violations of
18 ORS 731.354, ORS 744.702, ORS 746.075, and ORS 746.110.

19 35. The Director, pursuant to ORS 731.988(1), hereby proposes to assess a civil
20 penalty of \$666,500 (\$500 per Oregon consumer) against Trinity based on violations of
21 ORS 731.354, ORS 746.075, and ORS 746.110.

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DESIGNATION OF RECORD

36. The Director designates the Division's file on this matter, which includes all materials submitted by the party, as the record in this case. In accordance with OAR 137-003-0670(3)(a)-(b), the record contains sufficient evidence of the existence of facts necessary to support a final order by default should the Director issue such an order.

SO ORDERED this 9th day of October, 2019 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 AN ADMINISTRATIVE HEARING

As provided by the Oregon Administrative Procedures Act, ORS Chapter 183, any person affected by the foregoing is entitled to a formal contested case hearing before an Administrative Law Judge assigned by the Office of Administrative Hearings.

In accordance with ORS 183.415, a party must file a written request for a contested case hearing within 20 days from the date the order was served personally, or by registered or certified mail. An order that is served by registered or certified mail is complete and effective on the date it is mailed to the correct address, even if it is not received by the person to be notified or if that person fails or refuses to accept service of the order.

If a party does not timely file a hearing request, their right to a hearing shall be considered waived.

A written hearing request should be directed to:

Department of Consumer and Business Services
Division of Financial Regulation
350 Winter Street NE, Room 410
Salem, OR 97301-3881
Attn: Ann Marie Garber

In accordance with OAR 137-003-0550(1), a party that is a natural person may submit a hearing request without the assistance of an attorney.

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1 Subject to exceptions, any hearing request that is submitted on behalf of a
2 corporation, partnership, limited liability company, unincorporated association, trust or
3 governmental body by a person that is not licensed to practice law in Oregon must be
4 ratified, in writing, by a person that is allowed to practice law in Oregon within 28 days
5 from the day the hearing request was received by the Director. In that circumstance, the
6 filing date will be the date the hearing request was received, not the ratification date. A
7 hearing request that is not properly ratified is invalid.

8 Any party that validly requests a hearing will be notified of the time and place of
9 the hearing. If a party does request a hearing, additional information regarding rights of the
10 party will be provided prior to the hearing. A legal aid organization may be able to assist a
11 party with limited financial resources.

12 The Director may enter a final order by default against any party that: 1) does not
13 file a request a hearing within 20 days from the date the order was served; 2) files a hearing
14 request, but does not timely ratify it (if required); 3) withdraws the request for a hearing;
15 or, 4) notifies the Director of the Department of Consumer and Business Services or the
16 Administrative Law Judge that they will not appear, or fails to appear, at the scheduled
17 hearing.

18 NOTICE TO ACTIVE DUTY SERVICEMEMBERS

19 Active duty service members have a right to stay these proceedings under the
20 federal Service members Civil Relief Act. For more information contact the Oregon State
21 Bar at 800-452-8260, the Oregon Military Department at 503-584-3571 or the nearest
22 United States Armed Forces Legal Assistance Office through
23 <http://legalassistance.law.af.mil>. The Oregon Military Department does not have a toll free
24 telephone number.

25 STATEMENT OF REASONABLE ACCOMMODATION

26 All proceedings will be conducted in a wheelchair accessible location. Written
27 materials may be provided and/or graphic displays may be presented during the proceeding.
28 For any other accommodation needed by individuals due to a disability, please contact the
29 agency staff person noted below.

30 AGENCY CONTACT INFORMATION

31 Questions concerning the issues raised in the order may be directed to Ann Marie
32 Garber, Oregon Department of Consumer and Business Services, Division of Financial
33 Regulation, Enforcement Section, telephone (503) 983-4656.

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

