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

In the Matter of KABIR LEON, (NPN# 19722140) Respondent.	Case No. INS-21-0039 FINAL ORDER TO CEASE AND DESIST, ORDER ALLOWING SURRENDER OF NONRESIDENT INSURANCE PRODUCER LICENSE, 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") and specifically ORS 744.074, has conducted an investigation of the nonresident insurance license of activities of Kabir Leon ("Respondent").

Respondent wishes to resolve this matter with the Director and wishes to surrender his Oregon nonresident insurance producer license.

Now, therefore, as evidenced by the signature subscribed herein, Respondent hereby CONSENTS to the entry of this Order.

The Director makes the following Findings of Fact, Conclusions of Law, and Orders.

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. Respondent is a Texas resident with his last recorded business address at 300 Forest Center Dr Apt 31102, Kingwood, Texas 77339. Respondent applied for an Oregon nonresident insurance producer license ("license") on November 26, 2020 using the National Insurance Producer Registry (NIPR) website.

2. Respondent tendered payment of the fee for his license using a credit card and was issued a license upon entry of his payment information.

3. Following the issuance of Respondent's license, the credit card holder disputed the charge for Respondent's license fee. As a result, Respondent received his license, but the Division never received payment of the license fee.

4. Between November 26, 2020 and May 21, 2021, NIPR attempted to collect the license fee from Respondent and received no response.

5. On May 21, 2021, NIPR notified the Oregon Division of Financial Regulation ("Division") about the unpaid license fee. An employee of the Division attempted to make contact with Respondent by email on May 21, 2021. Respondent was given until June 22, 2021 to pay the license fee and was warned that the Division may revoke his license and impose a fine if the fee was not paid at that time.

6. On June 22, 2021, the Division confirmed that Respondent had not paid his license fee. On June 22, 2021, Division staff attempted to contact Respondent by telephone and left a message for Respondent.

7. As of the time of this Order, Respondent has still not paid his license fee.

8. Respondent has requested to surrender his nonresident insurance producer license.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

9. Under 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.

10. ORS 744.059(1)(d) requires insurance producer licensees to pay "all applicable fees" for their license.

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

11. Respondent violated ORS 744.059(1)(d) by failing to pay the license fee.

12. ORS 744.074(1)(p) authorizes the Director to suspend, revoke, or refuse to renew an insurance producer license for "failing to pay any fee or charge" to the Director.

13. ORS 731.988(1) authorizes the Director to impose civil penalties against an individual insurance producer in an amount up to $1,000 per violation for any violation of the Insurance Code, including violations of ORS 744.059(1)(d).

ORDERS

The Director ISSUES the following ORDERS:

14. Pursuant to ORS 731.252(1) the Director hereby ORDERS Respondent, and all entities owned or controlled by Respondent, his successors and assignees, to CEASE AND DESIST from violating any provision of the Insurance Code, or any administrative rule adopted by the Director under those statutes.

15. The Director hereby grants Respondent's request to surrender Respondent's Oregon nonresident insurance producer license.

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

IT IS SO ORDERED.

Dated this 15th day of March, 2022.

Andrew R. Stolfi, Director
Department of Consumer and Business Services

/s/ Dorothy Bean
Dorothy Bean, Chief of Enforcement
Division of Financial Regulation

[The remainder of this page intentionally left blank.]

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

CONSENT TO ENTRY OF ORDER BY KABIR LEON

I, Kabir Leon 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, 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/ Kabir Leon
Kabir Leon

State of: Florida

County of: Miami - Dade

Signed or attested before me on this 4 day of March, 2022.

by Kabir Leon.

/s/ Ayetsa Perez
Notary Public

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