

STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
INSURANCE DIVISION

In the Matter of **Ronald T. Lee.**

) **FINAL ORDER**

) Case No. INS 99-02-002

The Director of the Department of Consumer and Business Services (Director) issues this final order upon default pursuant to Oregon Revised Statutes (ORS) 731.256(1) and in accordance with ORS 731.248, 183.415(6) and 183.470.

On March 4, 1999, the Director gave notice, pursuant to ORS 183.415, that the Director proposed to assess Ronald T. Lee a civil penalty of \$1,000 pursuant to ORS 731.988 and informed Lee that could request a hearing. The Director did not receive a request for a hearing.

Therefore, the Director makes the following final decision.

Findings of Fact

Licensing

Lee was licensed in Oregon as a resident individual insurance agent for the classes of life insurance from November 5, 1992 to November 30, 1993, and for life and health insurance from May 13, 1994 to May 31, 1995 and from September 4, 1996 to May 31, 1997. Lee's last license number was 605738.

Filing False Information

On or about May 30, 1995, Lee completed an insurance agent license renewal application to renew his Oregon resident insurance agent license, pursuant to ORS 744.008 and Oregon Administrative Rules (OAR) 836-071-0130, which was due to expire on May 31, 1995, pursuant to ORS 744.007. On the application, Lee signed his name immediately below the printed statement "I certify that I have completed the above [insurance agent continuing education] courses on the dates indicated and have possession of the original certificates of completion." On the

application, Lee listed, among others, the course entitled "Estate Planning" offered by Professional Training Institute (PTI) in May 1995.

Sometime between May 30, 1995 and June 5, 1995, Lee mailed the application to the Insurance Division. On June 5, 1995, the Insurance Division received the application.

The representations that Lee had completed the course and had in his possession the original certificate of completion were false, and Lee knew that they were false, because Lee did not complete the course due to insufficient funds to pay for it and because PTI did not issue to Lee and Lee did not receive any certificate of completion for the course.

These representations were material because they indicated that Lee had satisfied the applicable continuing education requirements and satisfaction of such requirements is one of the requirements to renew an insurance agent license pursuant to ORS 744.008.

Ultimate Findings of Fact

Lee filed or caused to be filed with the Director an insurance agent license application in which he made a statement that he knew was false or misleading in a material respect.

Conclusions of Law

Lee violated ORS 731.260.

Order

Lee shall pay a civil penalty of \$1,000 pursuant to ORS 731.988. Payment shall be made in the form of a check payable to the "Department of Consumer and Business Services" for the full amount due. Payment shall be personally delivered or mailed to the Insurance Division, 350 Winter Street NE, Room 440-2, Salem Oregon, 97310, so that it is *received* within 71 calendar days after the date that this order is personally delivered or mailed to Lee.

Notice of Judicial Review

Lee may request the Oregon Court of Appeals to review this order by filing a written petition for judicial review with the Court within 60 calendar days following the date this order is personally delivered or mailed to Lee pursuant to ORS 183.480 and 183.482.

Dated April 5, 1999.

/s/ Michael Greenfield
Michael Greenfield
Director
Department of Consumer and Business Services