

**STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
INSURANCE DIVISION**

In the Matter of **Dennis G. Hanson.**

) **FINAL ORDER**
) Case No. INS 01-11-005

The Director of the Oregon Department of Consumer and Business Services (director), by and through the Insurance Division, commenced this administrative proceeding, pursuant to Oregon Revised Statutes (ORS) 731.256, to take disciplinary action against Dennis G. Hanson (Hanson).

On November 27, 2001, the director issued a Notice of Proposed Action (Notice), pursuant to ORS 183.415 and Oregon Administrative Rules (OAR) 137-003-505, proposing to revoke Hanson's Oregon insurance agent license pursuant to ORS 744.013(1)(a) (1999). The Notice informed Hanson that Hanson had a right to a hearing and to be represented by an attorney at the hearing. The Notice also informed Hanson that if the director issued a Final Order by default, then the director designated a portion of the Insurance Division's investigation file as part of the record for the purpose of proving a prima facie case upon default.

On December 18, 2001, the director received from Hanson a letter dated December 16, 2001 requesting a hearing.

On December 19, 2001, the director referred the request to the Hearing Officer Panel (HOP).¹

On January 3, 2002, HOP issued a Notice of Hearing scheduling a hearing to be held on April 16, 2002.

¹ Contested case hearings are scheduled and conducted, and proposed orders are issued, by the Hearing Officer Panel of the Employment Department as required by Section 9(1) and (3)(h), Chapter 849, Oregon Law 1999 and in accordance with the OAR 137-003-0501 to 137-003-0700.

On March 25, 2002, the director received from Hanson a letter dated March 19, 2002 requesting the director to “immediately withdraw my request for a hearing, as I am no longer in the [insurance] business.”

The director determined that the designated portion of the Insurance Division’s investigation file proved a prima facie case. Thus, the director did not hold any hearing.

Therefore, the director makes the following final decision in this proceeding in accordance with ORS 731.248 and 183.470, and related rules.

Findings of Fact and Conclusions of Law

Licensing

Hanson has been licensed in Oregon as a resident individual insurance agent since 1/7/85. Hanson's current license number is 100515. Hanson's last recorded residence address is 20497 Pohaku Road, Bend, OR 97701-8951 and telephone number is 541-389-3738. Hanson’s last recorded business address is Northwind Financial Concepts, Inc., 2445 NE Division, Suite 204, Bend, OR 97701-3568, and last telephone number is 541-382-5843, and fax number is 541-383-8024.

Northwind Financial Concepts, Inc.’s (Northwind) was licensed in Oregon as a resident firm or corporate insurance agent from July 11, 1996 to July 31, 1997. Northwind’s license number was 808479. On July 31, 1997, Northwind’s license expired, and Northwind did not renew it.

Disciplinary Action by State Insurance Regulator

Hanson is subject to disciplinary action pursuant to ORS 744.013(2)(L) (1999) because the Washington Insurance Commissioner (WIC) issued an order, number D 2000-96, dated 10/19/00, refusing to renew, reinstate or issue an insurance agent license to Hanson. WIC took the action because it concluded that Hanson had demonstrated that he was untrustworthy, and a source of injury and loss to the public, by on or about April 4, 1998 signing, without authority, the name of Jill E. McCormick of Bend Oregon on five documents. The five documents were (1) a Lost

Contract Form, (2) an Absolute Assignment of Ownership to Effect Exchange of Annuity Contract or Life Insurance Policy, (3) an Authorization to Initiate Trustee-to-Trustee Transfers of Certain Qualified Assets, (4) an application for an annuity to be issued by American Skandia Life Assurance Corporation (ASLAC), and (5) an Important Notice to Applicants Regarding Replacement of Life Insurance and Annuities, all dated April 4, 1998. Hanson used the documents to terminate an annuity, number 007174524, issued by Transamerica Life and Annuity Company (TLAC); to apply for a replacement annuity, number ASXT-000251633, issued by ASLAC; and to transfer the funds from the TLAC annuity to the ASLAC annuity.

Order

The Oregon insurance agent license issued to Hanson shall be revoked on the date of this order pursuant to ORS 744.013(1)(a). Hanson shall not transact insurance in Oregon, including servicing clients, on and after that date.

Notice of Judicial Review

Pursuant to ORS 183.480 and 183.482, Hanson 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 after the date this order was sent to Hanson.

Dated April 5, 2002

/s/ Mary C. Neidig
Mary C. Neidig
Director
Department of Consumer and Business Services

//
//
//