

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

In the Matter of **Leslie R. Morton.**) **STIPULATION** and
) **FINAL ORDER**
) Case No. INS 02-10-017

STIPULATION

The Director of the Department of Consumer and Business Services (director) commenced this administrative proceeding, pursuant to Oregon Revised Statutes (ORS) 731.256, to take enforcement action against Leslie R. Morton (Morton).

Morton enters into this Stipulation, pursuant to ORS 183.415(5), to conclude this proceeding without further administrative or judicial proceedings.

Morton waives the right to receive a notice of proposed action, to receive a notice of the rights of a party and procedures in contested cases, to have a hearing, to be represented by an attorney at the hearing, to receive a proposed order, to file exceptions to the proposed order, and to judicial review of the Final Order.

Morton admits and agrees to the following facts, conclusions, and action.

Facts and Conclusions

Licensing Information

Morton has been licensed in Oregon as a resident insurance agent since 9/23/81. Morton's current license number is 114862. Morton's last recorded residence address is in West Linn, Oregon.

Made False Statement on or Relative to an Insurance Application

Morton violated ORS 746.100 in six instances by engaging in the following conduct:

1. Morton misrepresented to Minnesota Life Insurance Company (MLIC) that Melitta Teague of Boring, Oregon signed a document related to an application for life insurance to be provided by MLIC by signing Melitta Teague's name on the "Replacement Disclosure" form. Melitta Teague did not authorize Morton to sign Melitta Teague's name on the document.

2. Morton misrepresented to MLIC that Melitta Teague signed parts of the above application or related documents on 9/30/01 by altering the date “7-30-01” to read “9-30-01” on page 14 of the application, and on page three of the “Oregon Authorization and Consent” form. Melitta Teague did not authorize Morton to alter the date on the documents.

3. Morton misrepresented to MLIC that Melitta Teague signed parts of the above application or related documents on 10/1/01 by writing “10/1/01” in the blank space for the date on page six of the application, and on the “Replacement Disclosure” form. Melitta Teague signed the documents but on a date other than 10/1/01. Melitta Teague did not authorize Morton to write the incorrect date on the documents.

4. Morton misrepresented to MLIC that Martin Teague of Portland, Oregon signed parts of an application or other related documents on 10/1/01 by writing “10/1/01” in the blank space for the date on pages six, 12, 13, 14 of the application, on the “Replacement Disclosure” form, and on page three of the “Oregon Authorization and Consent” form. Martin Teague signed the documents but on a date other than 10/1/01. Martin Teague did not authorize Morton to write the incorrect date on the documents.

5. Morton misrepresented to MLIC that Craig Van Wyck of Vancouver, WA signed an application for life insurance to be provided by MLIC by signing Craig Van Wyck’s name on pages 13 and 14 of the application, and on the “Oregon Authorization and Consent” form. Craig Van Wyck did not authorize Morton to sign Van Wyck’s name on the documents.

6. Morton misrepresented to MLIC that Craig Van Wyck signed parts of an application or other related documents on 10/1/01 by writing “10/1/01” in the blank space for the date on pages six and 14 of the application, on the “Replacement Disclosure” form, on page three of the “Oregon Authorization and Consent” form, and on the “Notice Regarding Replacement” form. Craig Van Wyck signed the documents but on a date other than 10/1/01. Van Wyck did not authorize Morton to write the incorrect date on the documents.

Action

Pursuant to ORS 731.988, Morton shall pay a civil penalty of \$6,000. The payment shall be made in the form of a check payable to the "Department of Consumer and Business Services" for the full amount due. The payment shall be delivered to the Insurance Division at 350 Winter Street NE, Room 440, Salem, OR 97301-3883, or mailed to the Insurance Division at PO Box 14480, Salem, OR 97309-0405. The payment shall be received by the Insurance Division by the date of the Final Order.

Dated July 15, 2003

/s/ Leslie R. Morton
Leslie R. Morton

FINAL ORDER

The director adopts, and incorporates herein by this reference, the above Stipulation as the director's final decision in this proceeding.

Dated July 24, 2003

/s/ Cory Streisinger
Cory Streisinger
Director
Department of Consumer and Business Services

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