

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

In the Matter of **David A. Bradley** and) **STIPULATION** and
Schneider Insurance, Inc. dba) **FINAL ORDER**
Bradley Insurance Group.) Case No. INS 02-11-021

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 David A. Bradley (Bradley) and Schneider Insurance, Inc. dba Bradley Insurance Group (BIG).

Bradley and BIG each enter into this Stipulation, pursuant to ORS 183.415(5), to conclude this proceeding without further administrative or judicial proceedings.

Bradley and BIG each acknowledge that they received a Notice of Proposed Action, and waive any objections relative to such notice. Bradley and BIG each acknowledge that they did not request a hearing, but waive the right to request a hearing, and to be represented by an attorney at the hearing. Bradley and BIG each also waive the right to receive a notice of rights and procedures in contested cases, and to judicial review of the Final Order.

Bradley and BIG each admit and agree to the following facts, conclusions, and action.

Facts and Conclusions

Licensing

Bradley was licensed in Oregon as a nonresident insurance agent from 12/27/99 to 9/17/02. On 9/17/02, Bradley voluntarily surrendered the license. Bradley's license number was 155625. Bradley's last recorded residence is in Golden, Colorado.

BIG was licensed in Oregon as a nonresident insurance agent from 1/5/00 to 1/31/02. On 1/31/02, BIG's license expired because BIG did not renew it.

BIG's license number was 811249. Bradley was the President of, and an individual licensee employed by or contracted with, BIG. BIG's last recorded business location was in Denver, Colorado.

Criminal Conviction

Bradley is subject to enforcement action pursuant to 744.013(2)(e) (1999) in one instance because he was convicted of a crime.

Making False Statement on Insurance Agent License Application

Bradley violated 744.013(2)(b) (1999) in one instance by engaging in the following conduct. On 11/29/99, the Insurance Division received from Bradley an application dated 9/27/99 for a license in Oregon as a nonresident insurance agent. Bradley answered "No" to question 16 which asked "Are you currently under indictment for, or have you been convicted of, any misdemeanor or felony?" Bradley's answer was false and he knew that it was false because Bradley had been convicted of a crime.

Enforcement Action by Other State Insurance Regulator

Bradley is subject to enforcement action pursuant to ORS 744.013(2)(L) (1999) because of the following circumstances. On 9/10/01, the Insurance Commissioner of the State of Florida issued an order, number 39958-01-AG, revoking Bradley's nonresident insurance agent license in that state. The Insurance Commissioner took the action because Bradley had been convicted of a crime, and misrepresented on his application for a nonresident insurance agent license in Florida that he had not been convicted of any crime.

Violation by Principal or Agent of Insurance Agency

Schneider Insurance is subject to enforcement action pursuant to ORS 744.013(3) (1999) because Bradley violated the laws specified above; and Bradley was an officer of, and a licensed agent employed by or contracted with, BIG.

Action

Pursuant to ORS 744.013(1) (1999), Bradley's Oregon nonresident insurance agent license shall be revoked on the date of this Final Order.

Pursuant to ORS 744.013(3) (1999), BIG's Oregon nonresident insurance agent license shall be revoked on the date of this Final Order.

Bradley agrees that he will not apply for any license authorized by ORS Chapter 744, will not own in whole or in part any business organization that is issued any license authorized by ORS Chapter 744, and will not be or act as a director, officer, or employee of; an independent contractor for; or in any other capacity for or on behalf of, any individual or business organization that is issued any license authorized by ORS Chapter 744.

Dated April 16, 2003

/s/ David A. Bradley
David A. Bradley

/s/ David A. Bradley
David A. Bradley
President
Schneider Insurance, Inc.
dba Bradley Insurance Group

FINAL ORDER

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

Dated May 6, 2003

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

Services

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