

1. On 7/23/02, the Insurance Commissioner of the State of West Virginia issued an order, number 02-AP-068 assessing Lucius a civil penalty of \$600. The Insurance Commissioner took the action because Lucius failed to disclose on his Kentucky nonresident insurance agent license application filed on 7/20/02 that [REDACTED]

[REDACTED]. Lucius was required to notify the Insurance Division of the action, and provide a copy of the order, by 8/23/02. On 11/19/02, the Insurance Division received from Lucius a letter dated 11/12/02 notifying the Insurance Division of the action and providing a copy of the order.

2. On 7/26/02, the Insurance Commissioner of the State of Florida issued an order, number 61678-02-AG assessing Lucius a civil penalty of \$1,000. The Insurance Commissioner took the action for the same reason that West Virginia took its action as described above. On 11/19/02, the Insurance Division received from Lucius a letter dated 11/12/02 notifying the Insurance Division of the action and providing a copy of the order.

3. On 12/16/02, the Insurance Commissioner of the State of Kentucky issued an order, number 536042 assessing Lucius a civil penalty of \$250. The Insurance Commissioner took the action for the same reason that West Virginia and Florida took its action as described above. Lucius was required to notify the Insurance Division of the action, and provide a copy of the order, by 1/16/03. On 3/6/03, the Insurance Division received from Lucius a letter dated 2/20/03 notifying the Insurance Division of the action and providing a copy of the order.

Action

Pursuant to ORS 731.988, Lucius is assessed a civil penalty of \$600. 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 November 4, 2003

/s/ Charles E. Lucius
Charles E. Lucius

FINAL ORDER

The director incorporates herein the above Stipulation, adopts it as the director's final decision in this proceeding, and orders that the action stated therein be taken.

Dated November 25, 2003

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

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