

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

In the Matter of **Life Quotes, Inc.** ) **STIPULATION** and  
 ) **FINAL ORDER**  
 ) Case No. INS 03-10-011

**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 Life Quotes, Inc. (Life Quotes).

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

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

Life Quotes stipulates to the following facts, conclusions, and action; and consents to issuance of a Final Order incorporating this Stipulation.

**Facts and Conclusions**

Licensing Information

Life Quotes has been licensed in Oregon as a nonresident insurance agency since 8/18/98. Life Quotes current license number is 810162. Life Quotes' last recorded business street address is located in Evergreen, Colorado.

Failed to Report Enforcement Action by Other State Insurance Regulator

Life Quotes violated ORS 744.089(1) in one instance by engaging in the following conduct. ORS 744.089(1) requires a person licensed in Oregon as an insurance agent to notify the Insurance Division of any administrative action taken against the person, and provide a copy of the order, within 30 days of the final disposition of the action. On 11/25/02, the Insurance Commissioner of the State of Kentucky issued an order assessing Life Quotes a civil penalty of \$1,000. The Insurance

Commissioner took the action because an agent transacted insurance in Kentucky on behalf of Life Quotes when the agent was not licensed as an insurance agent in Kentucky. The civil penalty was due on 12/25/02. The order became final on 1/24/03. Life Quotes was required to notify the Insurance Division of the action, and provide a copy of the order, by 2/24/03. On 4/16/03, 51 days late, the Insurance Division received from Life Quotes a letter dated 4/6/03 notifying the Insurance Division of the action and providing a copy of the order.

### **Action**

Pursuant to ORS 731.988, Life Quotes is assessed a civil penalty of \$200. 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 11, 2003

/s/ Kenneth L. Manley  
[Signature of Representative]

Kenneth L. Manley  
[Printed Name of Representative]

President  
[Printed Title of Representative]

Life Quotes, Inc.

### **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 December 18, 2003

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