

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

In the Matter of **Susan R. Evans.**

) **STIPULATION** and
) **FINAL ORDER**
) Case No. INS 04-01-016

STIPULATION

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

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

Evans 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.

Evans stipulates to the following facts, conclusions, and action; and consents to the issuance of a final order incorporating this stipulation.

Facts and Conclusions

Licensing Information

Evans has been licensed in Oregon as a nonresident insurance agent since 8/6/03. Evans's current license number is 625949. Evans's last recorded residence address is located in Brighton, Illinois. Evans's last recorded business address is located in St. Louis, Missouri.

Made False Statement on Insurance License Application

Evans violated ORS 744.074(1)(a) in one instance by engaging in the following conduct. ORS 744.074(1)(a) permits the director to take any authorized action against a person if the person provided to the director incorrect, misleading, incomplete or materially untrue information on an Oregon insurance agent license application. On 6/18/03, the Insurance Division received from Evans via the National Insurance Producer Registry (NIPR) an Oregon nonresident insurance agent

application dated 6/17/03. On the application, Evans answered "No" to question 2 which asked "Have you or any business in which you are or were an owner, partner, officer or director ever been involved in an administrative proceeding regarding any professional or occupation license?" Evans's answer was incorrect and she knew or should have known that it was incorrect because on 3/1/99 the insurance regulator for the State of Maine issued an order terminating Evans' Maine nonresident insurance agent license effective on 4/1/99. Evans received the order on 3/5/99. The insurance regulator took the action because the insurance regulator did not have on file any valid certification that Evans' Missouri resident insurance agent license was in good standing. On 5/14/99, Evans applied to the insurance regulator to reinstate her Maine license. On 6/16/99, the insurance regulator reinstated her Maine license.

Action

Pursuant to ORS 731.988, Evans is assessed a civil penalty of \$500. 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 the Labor and Industries Building, 350 Winter Street NE, Room 440 (4th Floor), Salem, Oregon; or mailed to the Insurance Division at PO Box 14480, Salem, OR 97309-0405. The payment is due on, and shall be received by the Insurance Division by, the date of the final order.

Dated May 24, 2004

/s/ Susan R. Evans
Susan R. Evans

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 June 25, 2004

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