

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

In the Matter of **Dan E. Redfearn.**

) **STIPULATION** and  
) **FINAL ORDER**  
) Case No. INS 04-01-019

**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 Dan E. Redfearn (Redfearn).

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

Redfearn 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.

Redfearn 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

Redfearn has been licensed in Oregon as a nonresident insurance agent from 10/9/95 to 10/31/98 and since 1/22/99. Redfearn's current license number is 132947. Redfearn's last recorded residence address is located in Elk Grove, California. Redfearn's last recorded business address is located in Sacramento, California.

Failed to Report Enforcement Action by Other State Insurance Regulator

Redfearn violated ORS 744.089(1) in two instances 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.

1. On 2/25/03, the insurance regulator for the State of Oklahoma issued an order, number 02-1127-DIS, placing Redfearn's Oklahoma nonresident insurance agent license on probation for one year. The action was finally disposed of on 2/25/03. Thus, Redfearn was required to notify the Insurance Division of the action, and provide a copy of the order, by 3/27/03. Redfearn has not notified the Insurance Division of the action or provide a copy of the order.

2. On 6/17/03, the insurance regulator for the State of Florida issued an order, number 62305-02-AG, placing Redfearn's Florida nonresident insurance agent license on probation for one year, and assessing Redfearn a civil penalty of \$500.00. The action was finally disposed of on 6/17/03. Thus, Redfearn was required to notify the Insurance Division of the action, and provide a copy of the order, by 7/17/03. Redfearn has not notified the Insurance Division of the action or provided a copy of the order.

#### **Action**

Pursuant to ORS 731.988, Redfearn is assessed a civil penalty of \$400. 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 (4<sup>th</sup> 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 June 1, 2004

/s/ Dan E. Redfearn  
Dan E. Redfearn

#### **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 28, 3004

/s/ Joel Ario  
Joel Ario  
Administrator  
Insurance Division  
Department of Consumer and Business Services

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