

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

In the Matter of Darrel R. Wolff

) STIPULATION and
) FINAL ORDER
) Case No. INS 04-12-010

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 Darrel R. Wolff (Wolff).

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

Wolff 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.

Wolff 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

Wolff has been licensed in Oregon as a resident insurance producer since 10/26/89. Wolff's current license number is 109671. Wolff's last recorded residence address is located in Dufur, Oregon. Wolff's last recorded business address is located in The Dalles, Oregon.

Dishonest Practices

Wolff violated ORS 744.074(1)(h) in 18 instances by engaging in the following conduct. ORS 744.074(1)(h) prohibits a person from using a fraudulent, coercive or dishonest practice, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in Oregon or elsewhere. Between the dates of 5/22/03 and 10/17/03, Wolff made

18 different false representations to Virginia Fuller (Fuller), owner of the Deschutes Motel in Maupin Oregon with regards to the insurance on her motel. During this time frame Wolff represented to Fuller Wolff had submitted to an insurer an application for insurance when he had not. Wolff provided to Fuller a quote when none had been issued by the company and represented that a policy had been issued after American States Insurance Company had declined to issue coverage.

Action

Pursuant to 744.074(1), Wolff's Oregon resident insurance producers license is revoked on the date of the final order.

Dated December 29, 2004 /s/ Darrel R. Wolff
Darrel Ray Wolff

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 January 11, 2005 /s/ Joel Ario
Joel Ario
Administrator
Insurance Division
Department of Consumer and Business Services

//
//
//