

of \$500 per claim for treatment within 72 hours of an injury. On 6/25/04, Lavorico took her daughter to the Umpqua Valley Urgent Care in Roseburg, Oregon for certain medical treatment. Lavorico was charged \$81.00 and paid the bill. Lavorico altered the amount paid on the bill from \$81.00 to \$484.00 and submitted the altered bill to State Farm. On the same date, State Farm paid the amount claimed to Lavorico. On 10/18/04, Lavorico's husband received certain medical treatment from Gordon Rose, MD in Roseburg, Oregon for an injury that reportedly occurred six days earlier on 10/12/04. Lavorico's husband was charged \$70.00 and paid the bill. Lavorico altered the amount paid on the bill from \$70.00 to \$470.00 and submitted the altered bill to State Farm. On the same date, State Farm paid the amount claimed to Lavorico. Lavorico received a total of \$954 of which she was entitled to \$81 but not entitled to the remaining \$873. On 4/15/05, Lavorico admitted in a recorded telephone conversation with State Farm that she knew that she claimed and received more than she was entitled to under the policy. Subsequently, Lavorico repaid \$873 to State Farm.

Action

Pursuant to ORS 744.074(1) and ORS 744.011, Lavorico's expired Oregon resident insurance producer license is revoked on the date of the final order.

Dated March 30, 2006

/s/ Shannon M. Lavorico
Shannon M. Lavorico

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 April 17, 2006

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