

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

In the Matter of **Bob L. Hall**) **STIPULATION** and
) **FINAL ORDER**
) Case No. INS 08-08-003

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 Bob L. Hall (Hall).

Hall desires to conclude this proceeding without a hearing by entering into this stipulation pursuant to ORS 183.415(5).

Hall waives all rights relative to an administrative hearing and judicial review thereof.

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

Facts and Conclusions

Licensing Information

Hall has been licensed in Oregon as a resident insurance producer since 4/14/98. Hall's last recorded residence address is located in Portland, Oregon.

Forged Person's Name on Application for Insurance or Related Document

Hall is subject to enforcement action pursuant to ORS 744.074(1)(k) because of the following circumstances. ORS 744.074(1)(k) permits the director to take any authorized enforcement action against a person who has applied for a license or is licensed in Oregon as an insurance producer if the person forged another person's name to an application for insurance or to any document related to an insurance transaction. On or about 9/11/06, Hall sold to E. Roy Cole (Cole) of Seaside, Oregon a funeral services contract with Hughes-Ransom Cremation and Mortuaries, Inc. also of Seaside, Oregon. Hall also sold to Cole a life insurance policy to be issued by Funeral Directors Life Insurance Company. The death benefit of the policy was to

