

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

In the Matter of **Danette E. Morgan** ) **STIPULATION** and  
 ) **FINAL ORDER**  
 ) Case No. INS 09-07-001

**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 Danette E. Morgan (Morgan).

Morgan desires to conclude this proceeding without a hearing by entering into this stipulation pursuant to ORS 183.417(3).

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

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

**Facts and Conclusions**

Licensing Information

Morgan was licensed in Oregon as a nonresident insurance producer from 3/15/06 to 12/31/08. On 12/31/08, Morgan's license expired. Morgan's last recorded residence and business address was located in Dallas, Texas.

Administrative Action by Other State Insurance Regulator

Morgan is subject to enforcement action pursuant to ORS 744.074(1)(i) because of the following circumstances. ORS 744.074(1)(i) 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 another state insurance regulator canceled, revoked, suspended, or refused to renew, the person's license in that state as an insurance producer, adjuster or consultant.

On 11/21/08, the insurance regulator for the State of Florida issued an order, case number 99180-08-AG, revoking Morgan's Florida nonresident insurance producer license. The order became final on 11/21/08. The insurance regulator took the action because the regulator found that Morgan "aided and abetted a revoked agent in the transaction of insurance, misrepresented Hospital/Medical/Disability coverage as Workers Compensation coverage, and issued fraudulent certificates of insurance to the insured."

On 2/19/09, the insurance regulator for the State of Kentucky issued an order, unnumbered, revoking Morgan's Kentucky nonresident insurance producer license. The order became final on 5/20/09 pursuant to Kentucky Revised Statutes §304.2-310(2)(b), §304.2-370 and §13B.140. The insurance regulator took the action because of Florida's action described above.

On 3/4/09, the insurance regulator for the State of Arizona issued an order, number 09A-024-INS, revoking Morgan's Arizona nonresident insurance producer license. The order became final on 3/4/09. The insurance regulator took the action because of Florida's action described above.

On 3/19/09, the insurance regulator for the State of California issued an order, number LBB 5234-AP, revoking Morgan's California nonresident insurance producer license effective on 4/18/09. The order was mailed on 3/24/09. The order became final on 4/23/09 pursuant to California Government Code §11521 and §11523. The insurance regulator took the action because of Florida's action described above.

#### Failed to Report Administrative Action by Other State Insurance Regulator

Morgan is subject to enforcement action pursuant to ORS 744.089(1) because of the following circumstances. ORS 744.074(1)(b) 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 violated any insurance statute; or any rule, order, or subpoena, of the director or the insurance regulator of another state. ORS 744.089(1), an insurance statute, requires a person who is licensed in Oregon as an insurance producer to notify the director of any

administrative action taken against the person by another state insurance regulator and provide a copy of the order within 30 days of the final disposition of the action. On 11/21/08, the insurance regulator for the State of Florida issued an order, case number 99180-08-AG, revoking Morgan's Florida nonresident insurance producer license. Morgan was required to notify the director of the action and provide a copy of the order by 12/22/08. Morgan claims that she mailed a copy of the order to the director in December 2008. The director did not receive at that time a copy of the order. On 6/9/09, the director mailed by certified mail to Morgan a letter dated 6/8/09 requesting information about the action taken by Florida. On 6/29/09, the director received from Morgan a letter dated 6/23/09 providing a copy of the order.

### **Action**

Pursuant to ORS 744.074(1), Morgan's expired Oregon nonresident insurance producer license is revoked on the date of the final order. <sup>1</sup>

Dated 7/16/09

/s/ Danette E. Morgan  
Danette E. Morgan

### **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 7/31/09

/s/ Teresa D. Miller  
Teresa D. Miller  
Administrator  
Insurance Division  
Department of Consumer and Business Services

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<sup>1</sup> ORS 744.011 permits the director to investigate and take enforcement action against a person who was licensed in Oregon as an insurance producer but is no longer licensed because the license expired or was surrendered.