

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

In the Matter of **Cindy L. Unruh**) **STIPULATION** and
) **FINAL ORDER**
) Case No. INS 09-07-025

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 Cindy L. Unruh (Unruh) also known as Cindy L. Demoss.

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

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

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

Facts and Conclusions

Licensing Information

Unruh was licensed in Oregon as a resident nonresident individual insurance producer from 5/30/02 to 5/31/04 and from 5/31/06 to 6/30/08. On 6/30/08, Unruh's license expired.¹ Unruh's last recorded residence and business address was located in Salem, Oregon.

Made False or Fraudulent Statement on or Relative to an Insurance Application

Unruh is subject to enforcement action pursuant to ORS 746.100 because of the following circumstances. ORS 746.100 prohibits a person from making a false or fraudulent statement or representation on or relative to an application for

¹ 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.

insurance. From 1/18/05 to 6/16/06, Unruh made a fraudulent representation to American Life Assurance Company of Columbus (AFLAC) on or relative to 25 applications for disability insurance by knowingly misstating on the applications the applicants' income, submitting to AFLAC the applications, and receiving from AFLAC \$2,160.42 in commissions for the transactions.

Action

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

As consideration for the director not continuing to investigate or taking additional enforcement action against Unruh, Unruh agrees to never apply for any license authorized by ORS Chapter 744; or have any equity interest in, be an officer or director of, or be employed by or contracted with, any person that is issued any license authorized by ORS Chapter 744.

Dated 8/4/09

/s/ Cindy L. Unruh
Cindy L. Unruh

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 8/20/09

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

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