

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

In the Matter of **Debra L. Williams**) **STIPULATION** and
) **FINAL ORDER**
) Case No. INS 09-08-002

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 Debra L. Williams (Williams), formerly known as Debra L. Hanes.

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

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

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

Facts and Conclusions

Licensing Information

Williams has been licensed in Oregon as a resident insurance producer from since 7/21/06. Williams' last recorded residence address is located in Bend, Oregon and business address is located in Redmond, Oregon.

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

Williams is subject to enforcement 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 11/8/07, Williams completed an amendment to an application for a life insurance policy to be issued by Country Life Insurance Company, changed the

answers to certain questions about the applicant which were originally answered on the application, signed the name of the applicant, and paid the initial premium, all without the knowledge or consent of the applicant.

Action

Pursuant to ORS 731.988(1), Williams is assessed a civil penalty of \$1,000.00 and is due on 12/31/09. The payment shall be made in the form of a check payable to the "Department of Consumer and Business Services" for the full amount due. The payment shall be delivered to the Insurance Division at the Labor and Industries Building, 350 Winter Street NE, Salem, Oregon; or mailed to the Insurance Division at PO Box 14480, Salem, OR 97309-0405. The payment shall be *received* by the Insurance Division by the above due date.

Dated 8/18/09

/s/ Debra L. Williams
Debra L. Williams

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 8/25/09

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

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