



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 746.120 prohibits a person from willfully collecting any sum as premium for insurance which is not then provided, or is not in due course to be provided subject to acceptance of the risk by the insurer, under an insurance policy issued by an insurer in conformity to the Insurance Code.

ORS 744.074(1)(h) 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 used a fraudulent, coercive, or dishonest practice, or demonstrated incompetence, untrustworthiness or financial irresponsibility in the conduct of business in Oregon or elsewhere.

From November 2001 to May 2009, MacLaren-Beattie, doing business as The MacLaren Group and The MacLaren Insurance Group<sup>1</sup>, solicited 18 persons, all which were oral and maxillofacial surgeons, doing business in Oregon, to purchase 85 commercial insurance policies to be issued by an insurer within either the Enumclaw Insurance Group™ or Berkshire Hathaway Homestate Companies™; issued various documents, including policy summaries, invoices, and certificates of insurance, representing that the policies were or would be issued; and collected at least \$135,225.00 as premium for the policies. MacLaren-Beattie knew that she was not authorized by the insurers to solicit or sell the policies, issue any documents representing that the policies were or would be issued, or collect any premium therefor. MacLaren-Beattie also knew that she did not remit to or on behalf of the insurers any of the premium she collected. MacLaren-Beattie also knew that the insurers did not issue, or ratify the issuance of, any of the policies. MacLaren-Beattie further knew that the representations in the various documents that she issue were false.

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<sup>1</sup> Neither The MacLaren Group nor The MacLaren Insurance Group have ever been licensed in Oregon as nonresident business entity insurance producers.

Failed to Report Administrative Action by Other State Agency

MacLaren-Beattie is subject to enforcement action pursuant to ORS 744.089(1) because of the following circumstances. ORS 744.089(1) 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 9/16/09, the insurance regulator for the State of Washington issued an order, number 09-0113, ordering MacLaren-Beattie to cease and desist from (1) transacting the unauthorized business of insurance in Washington, (2) acting or holding herself out to be an insurance producer in Washington, and (3) soliciting Washington residents to purchase any product requiring a license under the Washington Insurance Code, Title 48 RCW. The order stated that it was effective on 9/16/10. MacLaren-Beattie was entitled to request a hearing by 12/15/09 pursuant to RCW §48.04.010(3). However, MacLaren-Beattie did not request a hearing. Thus, MacLaren-Beattie was not entitled to judicial review of the order pursuant to RCW §34.05.534. Thus, the action was finally disposed of on 12/15/09. MacLaren-Beattie was required to notify the director of the action and provide a copy of the order by 1/14/10. MacLaren-Beattie did not notify the director of the action or provide a copy of the order.

**Action**

Pursuant to ORS 744.074(1), MacLaren-Beattie's Oregon nonresident 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 MacLaren-Beattie, MacLaren-Beattie 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 June 22, 2010

/s/ Brenda L. MacLaren-Beattie  
Brenda L. MacLaren-Beattie

**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 June 29, 2010

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

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