

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

In the Matter of **Ronald D. Tenison** ) **FINAL ORDER**  
 ) Case No. INS 10-10-005

**History of the Proceeding**

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 Ronald D. Tenison (Tenison).

On 10/15/10, the director issued a notice of proposed action informing the party that the director proposed to take enforcement action against the party, the party was entitled to a hearing pursuant to ORS 183.415, and if the party wanted a hearing then the party had to send to the director a written request for a hearing so that the director received it by 11/5/10. The notice also informed the party that if a hearing was not conducted then the designated portion of the Insurance Division's file and all materials submitted by the party in this case would automatically become part of the contested case record for the purpose of proving a *prima facie* case.

The director did not receive from the party a request for a hearing and did not conduct a hearing.

The director finds that the record of this proceeding proves a *prima facie* case.

The director now makes the following final decision in this proceeding.

**Findings of Fact and Conclusions of Law**

Licensing Information

Tenison has been licensed in Oregon as a resident insurance producer from 3/25/93 to 3/31/96, from 4/24/96 to 3/31/98, from 4/21/98 to 3/31/04, and since 4/13/04. Tenison's license number is 603397 and NAIC national producer number is 6244592. Tenison's last recorded residence and business address is 7255 North Applegate Road, Grants Pass, OR 97527-9443, residence telephone number is 541-

479-1934, and business telephone number is 541-582-1173, and e-mail address is [rtenison@msn.com](mailto:rtenison@msn.com)

#### Failed to Respond to Director's Inquiry

Tenison is subject to enforcement action pursuant to ORS 731.296 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 731.296 requires a person who is licensed in Oregon in any capacity under the Insurance Code to promptly and truthfully respond to an inquiry from the director.

On 1/29/10, the Insurance Division received a complaint from Katherine A. Murphy (Murphy) of Sutherlin, Oregon about Tenison. On 2/2/10, the Insurance Division mailed by first class a letter dated 2/2/10 to Tenison at his last recorded residence and business mailing address of 7255 North Applegate Road, Grants Pass, OR 97527-9443. The letter requested Tenison to provide certain information about the complaint to the Insurance Division by about 2/26/10. On 3/9/10, not having received any response from Tenison, the Insurance Division mailed by certified mail, article number 7007 3020 000 3310 6967, a follow up letter dated 3/9/10 to the above address. A person believed to be Tenison signed for and received the letter on 3/11/10. On 6/4/10, not having received any response from Tenison, the Insurance Division mailed by certified mail, article number 7008 3230 0001 1431 8085, a second follow up letter dated 6/4/10 to the above address. A person believed to be Tenison signed for and received the letter on 6/7/10. On 6/30/10, not having received any response from Tenison, the Insurance Division mailed by certified mail, article number 7008 3230 0001 1431 8139, a third follow up letter dated 6/30/10 to the above address asking Tenison to answer some questions about the complaint by 7/21/10. On 7/23/10, the Insurance Division received the letter marked "Return to Sender – Unclaimed – Unable to Forward." On 8/11/10, not having received any response from Tenison, the Insurance Division sent by e-mail to

[rtenison@msn.com](mailto:rtenison@msn.com) a fourth follow up letter dated 8/11/10 to the same address asking Tenison to answer some questions about the complaint by 9/1/10. On 9/20/10, not having received any response from Tenison, the Insurance Division mailed by e-mail to [rtenison@msn.com](mailto:rtenison@msn.com), and by certified mail, article number 7008 3230 0001 1431 8184, a fifth follow up letter dated 9/20/10 to the above address asking Tenison to answer some questions about the complaint by 10/1/10. A person believed to be Tenison signed for and received the letter on 9/22/10. The Insurance Division did not receive any response from Tenison.

Used a Fraudulent, Coercive, or Dishonest Practice in Business

Tenison is subject to enforcement action pursuant to ORS 744.074(1)(h) because of the following circumstances. 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.

On 8/31/10, the Circuit Court of the State of Oregon for the County of Jackson, in the civil case *Scott C. Folin and Lorraine P. Folin, as Trustees of the Folin Family Trust, v. Ronald D. Tenison*, case number 104257-Z0, confirmed and adopted the findings of an arbitration award issued under the Dispute Resolution Procedures of the Financial Industry Regulatory Authority (FINRA), case number 09-00417, in favor of the petitioners against Tenison. The court specifically found that Tenison “committed fraud against and to the detriment of Petitioners under Section 10(b)(5) of the Securities Exchange Act of 1934” and “common law fraud” by engaging in certain conduct generally described in the General Judgment and Money Award dated 8/31/10. The court awarded the petitioners a money judgment of \$550,000 plus interest.

**Order**

Pursuant to ORS 744.074(1), Tenison’s Oregon resident individual insurance producer license is revoked on the date of this order.

**Notice of Right to Judicial Review**

A party has the right to judicial review of this order pursuant to ORS 183.480 and ORS 183.482. A party may request judicial review by sending a petition for judicial review to the Oregon Court of Appeals. The court must receive the petition within 60 days from the date this order was served on the party. If the order was personally delivered to a party, then the date of service is the date the party received the order. If the order was mailed to a party, then the date of service is the date the order was mailed to the party, not the date the party received the order. If a party files a petition, the party is requested to also send a copy of the petition to the Insurance Division by delivering it to the Labor and Industries Building, 350 Winter Street NE Room 300, Salem, Oregon 97301-3880; or mailing it to PO Box 14480, Salem, OR 97309-0405; or faxing it to 503-378-4351; or e-mailing it to [mitchel.d.curzon@state.or.us](mailto:mitchel.d.curzon@state.or.us).

Dated November 30, 2010

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

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