

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

In the Matter of **Edmund R. Knowles**) **FINAL ORDER**
) Case No. INS 10-05-008

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 Edmund R. Knowles (Knowles).

On 6/29/10, 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 7/20/10.

On 7/12/10, the director timely received from the party a written request for a hearing.

On 7/14/10, the director referred the party's request for a hearing to the Office of Administrative Hearings (OAH).

On 9/20/10, OAH scheduled a hearing to be conducted on 11/8/10, and mailed to the party a written notice informing the party of the date, time and place of the hearing.

On 11/8/10, OAH conducted a hearing. The hearing was conducted by John Mann, an administrative law judge of OAH. The director, by and through the Insurance Division, appeared and was represented at the hearing by Judith K. Anderson, an Assistant Attorney General. The Insurance Division called Edmund Knowles and Clifford Cummins as its witnesses. The Insurance Division offered Exhibits A1 to A6 as its documentary evidence all of which were admitted into the record. The party appeared and represented himself. The party called Gary Hoag

as its witness. The party offered Exhibits R to R8 as its documentary evidence. The party's exhibits R1 and R4 to R8 were admitted into the record.

On 1/3/11, OAH issued a proposed order. The proposed order found that the party committed all of the violations alleged, and recommended that the director take the action proposed, in the notice of proposed action. The proposed order informed the party that he could file with the director written exceptions to the proposed order within 30 days after the proposed order was sent to the party.

The director did not receive from the party or Insurance Division any exceptions to the proposed order.

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

Findings of Fact, Conclusions of Law and Opinion

The director adopts, and incorporates herein by this reference, the findings of fact, conclusions of law, and reasoning of proposed order as the findings of fact, conclusions of law, and reasoning of this final order.

Order

Pursuant to ORS 744.074(1), Knowles' Oregon resident individual insurance producer license is suspended for 30 days from 2/22/11 to 3/24/11. During the suspension period, the party may not transact insurance in Oregon, including servicing clients. After the suspension period, the party may resume transacting insurance in Oregon without any further action by the director.

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 or mailing it to the Insurance Division at

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.

Dated February 17, 2011

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

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