

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

In the Matter of **Bryan R. Craig** ) **STIPULATION** and  
 ) **FINAL ORDER**  
 ) Case No. INS 11-02-002

**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 Bryan R. Craig (Craig).

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

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

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

**Facts and Conclusions**

Licensing Information

Craig has been licensed in Oregon as a resident individual insurance producer since 8/13/07. Craig's license is scheduled to expire on 5/31/11. Craig's license number is 721824, and NAIC national producer number is 4800231. Craig's last recorded *residence* address is 1550 SE 20th Avenue Suite 103, Portland, OR 97214-4989; and residence telephone number is 541-778-7070. Craig's last recorded *business* address is 2299 Delta Waters Road, Medford, OR 97504-4999; and business telephone number is 541-778-7070.

Withheld Money or Property Received in Course of Insurance Business

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

ORS 744.074(1)(d) 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 improperly withheld, misappropriated, or converted, any moneys or properties received by the person in the course of doing insurance business.

On or about 10/20/08, Craig received from 5Star Specialty Programs, a division of Crump Insurance Services, Inc., a check, number 299400, dated 10/10/08, in the amount of \$390.74, refunding the unearned portion of the premium for a commercial property insurance policy, number NA 0422800700607, insuring Craig V. Hansen (Hansen) dba Chicken n Cheers located in Klamath Falls, Oregon. On or about 12/29/08, Craig received from 5Star Specialty Programs, a check, number 299968, dated 12/12/08, in the amount of \$130.64, refunding the unearned portion of the premium for a commercial liability insurance policy, number CL 2338665, insuring Hansen's business. Craig negotiated both checks and retained the proceeds. Although Craig and Hansen had entered into a separate but related agreement, and Craig claimed that Hansen owed Craig some money relative to the other agreement, Craig was not authorized by Hansen to use the refund premium to reduce any debt relative to the other agreement. On or about 1/29/09, Hansen filed with the director a complaint that Craig failed to pay Hansen the refund premium. On 3/6/09, at the request of the director, Craig paid to Hansen the refund premium.

**Action**

As consideration for the director not continuing to investigate or taking enforcement action against Craig, Craig surrenders his Oregon resident insurance producer license effective on the date of this stipulation; and 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 February 23, 2011      /s/ Bryan R. Craig  
Bryan R. Craig

//  
//  
//

**FINAL ORDER**

The director incorporates herein and adopts the above stipulation as the director's final decision in this proceeding, and orders that no enforcement action shall be taken.

Dated February 28, 2011

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

//  
//  
//