

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

In the Matter of **Craig K. Taliaferro**) **FINAL ORDER**
) Case No. INS 11-08-002

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 Craig K. Taliaferro (Taliaferro).

On 9/7/11, 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 9/28/11.

On 9/8/11, the director timely received from the party a written request for a hearing.

On 9/9/11, the director referred the party's request for a hearing to the Office of Administrative Hearings (OAH).

On 9/28/11, OAH scheduled a hearing to be conducted on 12/1/11, and mailed to the party a written notice informing the party of the date, time and place of the hearing.

On 10/11/11, the director issued an amended notice of proposed action to correctly allege that the party sold an insurance policy to Delmer Koskovich, rather than to Lilly Koskovich, when the party's license was suspended.

On 10/19/11, the director filed with OAH a motion for summary determination pursuant to OAR 137-003-0580(2). The party was entitled to respond to the motion by 11/2/11. The party did not respond to the motion.

On 12/1/11, OAH issued a proposed order. The proposed order granted the director's motion; canceled the hearing; and found that the party committed all of the violations alleged, and recommended that the director take the action proposed, in the amended notice of proposed action. The proposed order informed the party that they 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 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, except as follows.

All statements in the proposed order, including on page 3 paragraph numbered 2, and on page 4 in the third and fourth full paragraphs, that state or imply that Taliaferro sold an insurance policy to both Delmer and Lilly Koskovich on 11/17/10, are corrected to state or imply that Taliaferro sold an insurance policy to only Delmer Koskovich on 11/17/10. See (1) amended notice of proposed action dated 10/11/11 on page 2; (2) motion for summary determination dated 10/19/11 on page 2, paragraph numbered 4, and (3) affidavit of Delmer W. Koskovich dated 10/15/11 attached to the motion as exhibit 4.

Order

Pursuant to ORS 744.074(1), Taliaferro'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 or mailing it to the Insurance Division at Labor and Industries Building, 350 Winter Street NE Room 300, Salem, OR 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 January 18, 2012

/s/ Louis Savage
Louis Savage
Acting Administrator
Insurance Division
Department of Consumer and Business Services

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