

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

In the Matter of **Christopher S. Geye** and) **STIPULATION** and
Pamela M. Geye.) **FINAL ORDER**
) Case No. INS 11-10-001

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 Christopher S. Geye (C. Geye) and Pamela M. Geye (P. Geye).

C. Geye and P. Geye each desires to conclude this proceeding without a hearing by entering into this stipulation pursuant to ORS 183.417(3).

C. Geye and P. Geye each waives all rights relative to an administrative hearing and judicial review thereof.

C. Geye and P. Geye each stipulates to the following facts, conclusions, action, and to the issuance of a final order incorporating this stipulation.

Facts and Conclusions

Licensing Information

C. Geye has been licensed in Oregon as a resident individual insurance producer from 2/28/91 to 2/28/92 and since 12/29/03. C. Geye's license number is 628282, and NAIC national producer number is 580088. C. Geye's last recorded residence street address is 6666 New Hope Road, Grants Pass, OR 97527-8930; residence mailing address is 233 Rogue River Highway Suite 962, Grants Pass, OR, 97527-1600; and telephone number is 541-479-3612. C. Geye's last recorded business street address is Senior Financial Solutions of Southern Oregon LLC, 116 NE Manzanita Avenue, Grants Pass, OR, 97527-1431; mailing address is Senior Financial Solutions of Southern Oregon LLC, 233 Rogue River Highway Suite 962, Grants Pass, OR, 97527-1600; and telephone number is 541-474-4307; and e-mail address is cseiorsolutions@aol.com.

P. Geye has been licensed in Oregon as a resident individual insurance producer since 9/26/97. P. Geye's license number is 612128, and national producer number is 6248459. P. Geye's last recorded residence street address is 6666 New Hope Road, Grants Pass, OR, 97527-8930; mailing address is 233 Rogue River Highway Suite 962, Grants Pass, OR 97527-1600; and telephone number is 541-479-3612. P. Geye's last recorded business street address is Senior Financial Solutions of Southern Oregon LLC, 116 NE Manzanita Avenue, Grants Pass, OR 97527-1431; mailing address is Senior Financial Solutions of Southern Oregon LLC, 233 Rogue River Highway Suite 962, Grants Pass, OR, 97527-1600; telephone number is 541-474-4307; and e-mail address is cseiorsolutions@aol.com.

Used Insurance Certification or Designation Without Authorization While Transacting Insurance

C. Geye and P. Geye are each subject to enforcement action pursuant to OAR 836-080-0160(1)(a) 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. OAR 836-080-0160(1)(a) prohibits a person from “us[ing] a certification or designation that falsely indicates or implies that the person has special certification or training, in connection with the offer, sale or purchase of insurance or providing advice as to the value of or the advisability of purchasing insurance. The prohibition in this section applies to the use of such a certification or designation directly or indirectly, through a publication or writing, or by issuing or disseminating information relating to insurance. The prohibited use of a certification or designation includes but is not limited to ...[u]se of a certification or professional designation by a person who has not actually earned or is otherwise ineligible to use the certification or designation.” OAR 836-080-0160 became effective on 11/1/09.

The Association of Chartered Senior Financial Planners (ACSF^{FP})[®] issues the designation of Chartered Senior Financial Planner to persons who are members of ACSFP and qualify for the designation.

The Society of Certified Senior Advisors[™] (SCSA) issues the designation of Certified Senior Advisor (CSA)[®] to persons who persons who are members of SCSA and qualify for the designation.

C. Geye was a member of ACSFP and had qualified for the designation. However, C. Geye's membership expired in September 2010. Thus, C. Geye was not eligible to use such designation after September 2010. C. Geye used the designation in the conduct of insurance business in Oregon at various times thereafter.

P. Geye was a member of SCSA and had qualified for the designation. However, P. Geye's membership expired in November 2008. Thus, P. Geye was not eligible to use such designation after November 2008. However, P. Geye used the designation in the conduct of insurance business in Oregon at various times thereafter.

P. Geye was a member of ACSFP and had qualified for the designation. However, P. Geye's membership expired in September 2009. Thus, P. Geye was not eligible to use such designation after September 2009. However, P. Geye used the designation in the conduct of insurance business in Oregon at various times thereafter.

Action

Pursuant to ORS 731.988(1), C. Geye is assessed a civil penalty of \$1,000 and P. Geye is assessed a civil penalty of \$2,000. The payment shall be made in the form of a check payable to the "Department of Consumer and Business Services" for the full amount due. The payment shall be delivered or mailed to the Insurance Division at the Labor and Industries Building, 350 Winter Street NE Room 300, Salem, Oregon 97301-3880; or mailed to the Insurance Division at PO Box 14480, Salem, OR 97309-0405. The payment shall be *received* by the Insurance Division by the date of the final order.

The director shall not take additional enforcement action against C. Geye or P. Geye for the violations described herein.

Dated April 17, 2012

/s/ Christopher S. Geye
Christopher S. Geye

Dated April 17, 2012

/s/ Pamela M. Geye
Pamela M. Geye

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 May 24, 2012

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

//
//
//