

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

In the Matter of **Allan B. Bell**) **STIPULATION and**
) **FINAL ORDER**
) Case No. INS 12-08-010

STIPULATION

The Director of the Oregon Department of Consumer and Business Services (director) , by an through the Insurance Division, commenced this administrative proceeding, pursuant to Oregon Revised Statutes (ORS) 731.256, to take enforcement action against Allan B. Bell (Bell).

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

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

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

Facts and Conclusions

Licensing Information

Bell was licensed in Oregon as a resident individual insurance producer from 11/16/09 to 3/31/12. On 3/31/12, Bell's license expired.¹ Bell's license number was 753779 and NAIC national producer number is 12447866. Bell's last recorded residence and business address is 5350 Summit Street, West Linn, OR 97068-2959; and telephone number is 503-650-4650.

Made False Statement on or Relative to an Insurance Application and Forged Person's Name on Application for Insurance or Related Document

Bell is subject to enforcement action pursuant to ORS 746.100 and ORS 744.074(1)(k) because of the following circumstances.

ORS 746.100 prohibits a person from making a false or fraudulent statement or representation on or relative to an application for insurance, or for the purpose of obtaining a fee, commission, money or benefit from an insurer or an insurance producer.

¹ ORS 744.011 permits the director to investigate and take enforcement action against a person who was licensed in Oregon as an insurance producer but is no longer licensed because the license expired or was surrendered.

ORS 744.074(1)(k) 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 and who forged another person's name to an application for insurance or related document.

From 7/2/10 to 1/4/11, Bell completed and sent to American Family Life Assurance Company of Columbus (AFLAC) 49 applications for insurance and related documents relative to ten persons. Bell signed the person's names on the documents. Bell knew that the persons did not apply for the insurance, did not sign their names on the documents, and did not authorize Bell to sign their names on the documents. Bell received from AFLAC \$8,420.41 in commissions for the fictitious transactions.

Action

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

As consideration for the director not continuing to investigate or taking additional enforcement action against Bell, Bell 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 September 20, 2012 /s/ Allan B. Bell
Allan B. Bell

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 October 1, 2012 /s/ Louis Savage
Louis Savage
Insurance Commissioner
Insurance Division
Department of Consumer and Business Services