

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

In the Matter of **Quality Adjusting, Inc.** ) **STIPULATION and**  
 ) **FINAL ORDER**  
 ) Case No. INS 13-02-006

**STIPULATION**

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

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

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

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

**Facts and Conclusions**

Licensing Information

Quality Adjusting has been licensed in Oregon as a resident business entity insurance adjuster since 2/15/13. Quality Adjusting's license is scheduled to expire on 2/28/15. Quality Adjusting's license number is 0100212557, NAIC national producer number is 16891958, and FEIN is 45-3536112. Quality Adjusting's last recorded business street address is 6787 SW Firlock Way Apartment 3, Portland, OR 97223-7961; business mailing address is 6663 SW Beaverton Hillsdale Highway PMB 185, Portland, OR 97225-1403; telephone number is 503-944-9148; fax number is 971-271-7344; and e-mail address is [kimberley@qualityadjustinginc.com](mailto:kimberley@qualityadjustinginc.com). Quality Adjusting has been organized in Oregon as a domestic corporation, registry number 804479-99, since 10/5/11. Kimberly A. Oakes is the president of Quality Adjusting.

## Adjusted Insurance Claims in Oregon Without a License

Quality Adjusting is subject to enforcement action pursuant to ORS 744.505 because of the following circumstances. ORS 744.505 prohibits a person who is not licensed in Oregon as an insurance adjuster from acting or attempting to act as an adjuster of losses claimed under insurance policies, whether acting for the insurer or the insured. From at least 10/1/12 to 12/7/12, Quality Adjusting, by and through David E. Williams, adjusted insurance claims in Oregon. During this period, Quality Adjusting was not licensed in Oregon as a resident business entity insurance adjuster although Williams was licensed in Oregon as a resident individual insurance adjuster.

### **Action**

Pursuant to ORS 731.988(1), Quality Adjusting is assessed a civil penalty of \$1,000.00. 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, OR 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 5/31/13.

Dated February 26, 2013

/s/ Kimberly A. Oakes  
[Signature of Representative]

Kimberly A. Oakes  
President  
Quality Adjusting, Inc.

### **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 March 13, 2013

/s/ Louis Savage  
Louis Savage  
Insurance Commissioner