



Used a Fraudulent, Coercive, or Dishonest Practice in Business

Eisenhauer is subject to enforcement action pursuant to ORS 744.074(1)(h) because of the following circumstances. ORS 744.074(1)(h) 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 used a fraudulent, coercive, or dishonest practice, or demonstrated incompetence, untrustworthiness or financial irresponsibility in the conduct of business in Oregon or elsewhere. In the following 19 instances, Eisenhauer engaged in a dishonest practice in the course of conducting insurance business in Oregon. At all relevant times, Country Mutual Insurance Company, Country Preferred Insurance Company, or Country Casualty Insurance Company, collectively conducting business as Country Financial®, offered a “Good Student Discount” to insureds who qualified and applied for the discount. A Country Financial’s® representative was supposed to partially complete the application form and send it to a school that the applicant attended. An official of the school was supposed to complete the application by answering certain questions about the applicant’s status and scholastic performance at the school, sign the application, and affix to the application in a designated space the school’s seal or stamp. The school official was to send the completed form back to the Country Financial® representative. The Country Financial® representative was to submit the completed form to Country Financial®. Eisenhauer was a Country Financial® representative. On or about from 9/24/09 to 7/25/11, Eisenhauer submitted to Country Financial®, 19 applications for the discount. In all 19 instances, the seal or stamp on the application was not the school’s official seal or stamp and was not affixed by the school official. Instead, Eisenhauer obtained an image from another document or on the internet and caused it to be applied to the application. In nine instances, some or all of the questions were not answered by the school official. Instead, Eisenhauer answered the questions. In six instances, the applicant had not been admitted to the school, and thus the school did not complete the application and send it to Eisenhauer. By submitting the applications to Country Financial®, Eisenhauer

misrepresented to Country Financial® that the applications, as submitted, were completed by the respective school official.

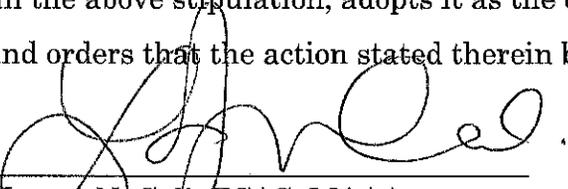
**Action**

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

Dated 9/4/13   
Michael R. Eisenhauer

**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 SEP 17 2013   
Laura N. Cali, FCAS, MAAA  
Insurance Commissioner and Chief Actuary

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