

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

In the Matter of **Philip E. Burrows**

) **FINAL ORDER**  
) Case No. INS 14-01-010

**History of the Proceeding**

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 Philip E. Burrows (Burrows).

On 2/13/14, the director issued a notice of proposed action informing the party that the director proposed to revoke Burrows' expired<sup>1</sup> Oregon nonresident individual insurance producer license pursuant to ORS 744.074. The notice also informed the party that 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 3/6/14. The notice further informed the party that if a hearing was not conducted because the party did not timely request a hearing or otherwise defaulted then the designated portion of the Insurance Division's file and all materials submitted by the party in this case would automatically become part of the contested case record for the purpose of proving a *prima facie* case.

The director did not receive from the party a request for a hearing and did not conduct a hearing.

The director finds that the record of this proceeding proves a *prima facie* case.

The director now makes the following final decision in this proceeding.

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<sup>1</sup> ORS 744.011 permits the director to investigate and take certain enforcement action against a person who was licensed under ORS Chapter 744 but is no longer licensed because the license expired or was surrendered.

## Findings of Fact and Conclusions of Law

### Licensing Information

Burrows was licensed in Oregon as a nonresident individual insurance producer from 8/27/08 to 7/31/11 and from 11/15/11 to 7/31/13. On 7/31/13, Burrows' license expired. Burrows' NAIC national producer number is 8607649. Burrows' last recorded residence address is 36502 Barrington Drive, Eustis, FL 32736-8742; and telephone number is 704-779-5723. Burrows' last recorded business address is Liberty Mutual Insurance, 1000 AAA Drive Suite 150, Heathrow, FL 32746-5060; and telephone number is 407-829-6622; and e-mail address is [philip.burrows@libertymutual.com](mailto:philip.burrows@libertymutual.com).

### Failed to Respond to Director's Inquiry

Burrows is subject to enforcement action pursuant to ORS 744.074(1)(b) for violating ORS 731.296 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 violates any insurance law, or violates any rule, subpoena, or order of the director or of the insurance regulator of another state or Mexico or Canada. ORS 731.296 requires a person who is licensed in Oregon in any capacity under the Insurance Code to promptly and truthfully respond to an inquiry from the director. On 4/23/13, the director mailed by certified mail a letter dated 4/23/13 to Burrows at his last recorded residence address of 36502 Barrington Drive, Eustis, FL 32736-8742. The letter requested Burrows to provide certain information to the director by 5/14/13. On or about 4/27/12, a person believed to be Burrows signed for the letter. The director did not receive from Burrows any response to the letter.

### **Order**

Pursuant to ORS 744.074(1), Burrows' expired Oregon nonresident 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 it to the Labor and Industries Building, 350 Winter Street NE Room 300, Salem, Oregon 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](mailto:mitchel.d.curzon@state.or.us).

Dated MAR 11 2014



Laura N. Cali, FCAS, MAAA  
Insurance Commissioner and Chief Actuary

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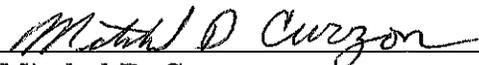
) **CERTIFICATE of**  
) **SERVICE of**  
) **FINAL ORDER**  
) Case No. INS 14-01-010

I certify that I sent the final order to the following person(s) on the date and by the means indicated below:

Philip E. Burrows  
36502 Barrington Drive  
Eustis, FL 32736-8742

✓ US First Class Mail

Dated     MAR 11 2014    

  
Mitchel D. Curzon  
Chief Enforcement Officer

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