

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

In the Matter of **Michael J Brown**

) **STIPULATION and**  
) **FINAL ORDER**  
) Case No. INS 14-03-015

**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 Michael J Brown (Brown).

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

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

Brown agrees with the facts, conclusions, action stated below, and to the issuance of a final order incorporating this stipulation.

Brown understands that the stipulation and final order is a public record and shall be posted permanently on the Insurance Division's website.

**Facts and Conclusions**

Licensing Information

Brown has been licensed in Oregon as a nonresident individual insurance producer since 5/24/10. Brown's license is scheduled to expire on 5/31/14. Brown's NAIC national producer number is 8859710. Brown's last recorded residence street address is 18723 Fjord Drive NE, Poulsbo, WA 98370-8492; and telephone number is 360-265-8275. Brown's last recorded business street address is 3500 NW Anderson Hill Road Suite 102, Silverdale, WA 98383-8388; telephone number is 206-414-2221; and e-mail address is [mj\\_brown@us.aflac.com](mailto:mj_brown@us.aflac.com).

Brown's current residence address is 1240 W Sims Way, Port Townsend, WA 98368-3058; telephone number is 360-265-8275; and e-mail address is [mjbrown7612@gmail.com](mailto:mjbrown7612@gmail.com).

Administrative Action by Other State Insurance Regulator

Brown is subject to enforcement action pursuant to ORS 744.074(1)(i). ORS 744.074(1)(i) 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 a state insurance regulator canceled, revoked, suspended, or refused to renew, the person's license in that state as an insurance producer, adjuster or consultant. On 2/4/13, the insurance regulator for the State of Washington issued an order, number 13-0024, revoking Brown's Washington resident individual insurance producer license effective 2/22/13 pursuant to Revised Code of Washington (RCW) 48.17.530 and RWC 48.17.540(2) if Brown did not request a hearing by 5/6/13 pursuant to RCW 48.04.010(3). Brown did not request a hearing. The insurance regulator found that Brown violated numerous specified provisions of the Washington Insurance Code.

Failed to Report Administrative Action by Other State Insurance Regulator

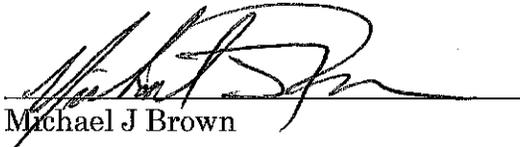
Brown is subject to enforcement action pursuant to ORS 744.074(1)(b) for violating ORS 744.089(1). ORS 744.074(1)(b) permits the director to take any authorized enforcement action against a person who has applied for a license or is licensed in Oregon as an insurance producer if the person violates any 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 744.089(1) requires a person who is licensed in Oregon as an insurance producer to notify the director of any administrative action taken against the person by another state or federal governmental agency, and provide a copy of the order, within 30 days of the final disposition of the action. On 2/4/13, the insurance regulator for the State of Washington issued an order, number 13-0024, revoking Brown's Washington resident individual insurance producer license effective 2/22/13, pursuant to Revised Code of Washington (RCW) 48.17.530 and RWC 48.17.540(2), if Brown did not request a hearing by 5/6/13 pursuant to RCW 48.04.010(3). Brown did not request a hearing. Brown was not entitled to judicial review of the order pursuant to RCW 34.05.534. Thus, the action was finally disposed of on 5/6/13. Brown was required to notify the director of the action and provide a copy of the order by 6/5/13. Brown did not notify the director of the action or provide a copy of the order.

Failed to Respond to Director's Inquiry

Brown is subject to enforcement action pursuant to ORS 744.074(1)(b) for violating ORS 731.296. 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 8/28/13, the director mailed by certified mail a letter dated 8/28/13 to Brown to his last recorded residence address of 18723 Fjord Drive NE, Poulsbo, WA 98370-8492. The letter requested Brown to provide certain information to the director by 9/17/13. On 9/4/13, the letter was returned to the director undelivered and marked "Return to Sender – No Mail Receptacle – Unable to Forward." On 9/4/13, the director mailed by certified mail the letter dated 8/28/13 to Brown to a possible more recent residence of 10537 Sirocco Circle NW, Silverdale, WA 98383-8810. On 9/16/13, the letter was returned to the director undelivered and marked "Return to Sender – Attempted – Not Known – Unable to Forward." Someone handwrote on the letter "no such name at this address." Brown did not provide the requested information or otherwise respond to the letter.

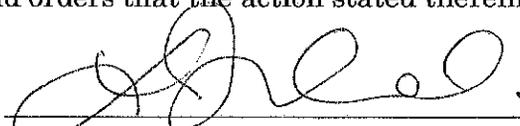
**Action**

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

Dated 9/12/2014   
Michael J Brown

**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 07 2014   
Laura N. Cali, FCAS, MAAA  
Insurance Commissioner and Chief Actuary