

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

In the Matter of **Robert J. Peterson**

) **FINAL ORDER**  
) Case No. INS 14-04-005

**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 Robert J. Peterson (Peterson).

On 5/8/14, the director issued a notice of proposed action informing the party that the director proposed to revoke Peterson's then unexpired Oregon resident 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 5/29/14. 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.

**Findings of Fact and Conclusions of Law**

Licensing Information

Peterson has been licensed in Oregon as a resident individual insurance producer since 7/18/11. Peterson's license expired on 6/30/14. Peterson's NAIC national producer number is 4678871. Peterson's last recorded residence street address is 13221 NE Couch Street, Portland, OR 97230-2539; telephone number is 503-847-3505, and e-mail

address is [yorpeterson@yahoo.com](mailto:yorpeterson@yahoo.com). Peterson's last recorded business address is 322 NE 82nd Avenue, Portland, OR 97220-6006; and telephone number is 503-252-1114.

Failed to Notify Director of Change of Business Address

Peterson is subject to enforcement action pursuant to ORS 744.074(1)(b) for violating ORS 744.068(4)(a). 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 744.068(4)(a) requires a person licensed in Oregon as an insurance producer to notify the director of a change of address or telephone number of the principal place of business or any location at which the insurance producer transacts business not later than the 30th day after the date of the change. On or about 8/18/11, Peterson stopped working at 322 NE 82nd Avenue, Portland, OR 97220-6006. Peterson was required to notify the director of the change by at least 9/19/11. Peterson has not notified the director of the change.

Failed to Respond to Director's Inquiry

Peterson 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 or about 5/17/12, the director mailed by certified mail a letter dated 5/16/12 to Peterson to his last recorded residence address of 13221 NE Couch Street, Portland, OR 97230-2539. The letter requested Peterson to provide to the director by 6/15/12 certain information about a complaint that the director had received about Peterson. On 5/22/12, the letter was returned and marked "Return to Sender – Not Deliverable as Addressed – Unable to Forward." However, someone had written on the envelope "Refused." The director verified with the United States Postal Service that mail can be delivered to the address. The director did not receive from

Peterson any response to the letter. On or about 6/6/13, a year later, the director mailed by certified mail another letter dated 6/6/13 to Peterson to his last recorded business address of 322 NE 82nd Avenue, Portland, OR 97220-6006. The letter requested Peterson to provide to the director by 6/21/13 the same information that the letter dated 5/17/12 requested. On 6/10/13, the letter was returned and marked "Return to Sender – Not Deliverable as Addressed – Unable to Forward." However, someone had written on the envelope "Not Here." The director verified with the United States Postal Service that mail can be delivered to the address. The director did not receive from Peterson any response to the letter.

### Order

Pursuant to ORS 744.074(1), Peterson's expired<sup>1</sup> Oregon resident 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.surzon@state.or.us](mailto:mitchel.d.surzon@state.or.us).

Dated NOV 10 2014

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

<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.

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In the Matter of **Robert J. Peterson**

) **CERTIFICATE of**  
) **SERVICE of**  
) **FINAL ORDER**  
) Case No. INS 14-04-005

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

Robert J. Peterson  
13221 NE Couch Street  
Portland, OR 97230-2539

<p>✓ US First Class Mail ✓ E-mail to <a href="mailto:yo.rob.peterson@gmail.com">yo.rob.peterson@gmail.com</a></p>
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Dated NOV 10 2014

  
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Mitchel D. Curzon  
Chief Enforcement Officer

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