

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

<b>In the Matter of</b>	)	<b>STIPULATION and</b>
<b>the Application of Robert B. Koch, Jr.</b>	)	<b>CONSENT ORDER</b>
<b>for an Oregon Resident Insurance</b>	)	<b>(Probation)</b>
<b>Producer's License</b>	)	<b>Case No. INS 15-01-023</b>

The Director of the Department of Consumer and Business Services for the State of Oregon ("Director"), pursuant to the authority set forth in ORS 744.074, and having reviewed the files and records of the Oregon Insurance Division, makes the following:

**Findings of Fact:**

1. Robert B. Koch, Jr. ("Koch") has applied for an Oregon Resident Insurance Producer's License ("License");
2. As part of the application process, Koch completed and submitted to the Director an application form indicating that he had been convicted of a misdemeanor.
3. The Director's review of Koch's criminal history revealed that he was convicted of Misdemeanor Conspiracy to Commit Burglary in the Second Degree in 2009.

**Conclusions:**

1. Under OAR 836-072-0015 *et seq*, the Director is charged with making a fitness determination regarding an applicant for a License. As part of that determination, the Director may review an applicant's criminal history and may refuse to issue a License to an applicant who has committed certain crimes and whom the Director determines would pose a risk of harm to the insurance-buying public.
2. Under ORS 744.074(1)(f) the Director may refuse to issue a License to an applicant who has been convicted of a misdemeanor involving dishonesty, or may issue a License and place such an applicant on probation.
3. Misdemeanor Conspiracy to Commit Burglary in the Second Degree is a crime upon which the Director could base a decision not to issue a License under OAR 836-072-15, and is a misdemeanor involving dishonesty that could justify the Director's refusal to issue a License or decision to issue a License subject to terms of probation under ORS 744.074(1)(f).

4. The Director finds it appropriate to issue a License to Koch, subject to the terms of probation set forth below.

**Stipulation to Order and Terms of Probation:**

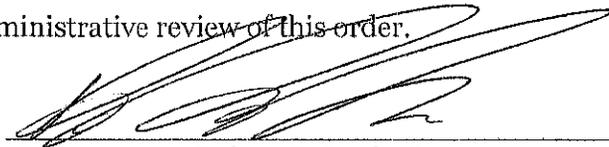
Koch stipulates to the foregoing findings of fact and conclusion and agrees that in consideration of the Director's issuance of a License he will comply with following terms of probation:

1. Koch will obey all federal, state, and local laws;
2. Koch will comply with all applicable insurance statutes, rules, and regulations;
3. Koch will remain current on any court-ordered financial obligations at all times while his license is in effect;
4. Koch will complete two hours of Continuing Education in Ethics and submit proof of completion to the Director within 180 days of issuance of the License—this Continuing Education requirement is in addition to any other Continuing Education requirement;
5. Within 30 days of issuance of a License to Koch, and not less than each six months thereafter, Koch will deliver to the Director an accounting for each trust account that Koch maintains or over which Koch has signature authority;
6. Koch will not serve as the designated licensed insurance producer for a business entity (DLRP) under ORS 744.059(2)(b) without express written consent of the Director;
7. Koch will report to the Director any new criminal charges against him as well as the disposition of any criminal charges against him that are dismissed, that result in a judgment of conviction, or that are otherwise resolved during the term of probation;
8. The term of probation will be two years from the issuance of a License to Koch unless extended by the Director.

Koch agrees that during the two-year term of probation the Director may, in the Director's discretion, immediately extend the length of probation, modify the terms of probation, or suspend or revoke Koch's License based upon the Director's receipt of information regarding any misconduct or improper activity by Koch, including, without limitation: any criminal investigation or pending criminal charges against Koch that begin or continue during the probationary period; the commencement or continuation of an investigation by the Oregon Insurance Division or by any comparable organization of another state or territory of the United States related to Koch' insurance activities; any civil charges or official investigations involving allegations of fraud or dishonesty against Koch; or a determination by the Director that Koch failed to comply with any term of probation.

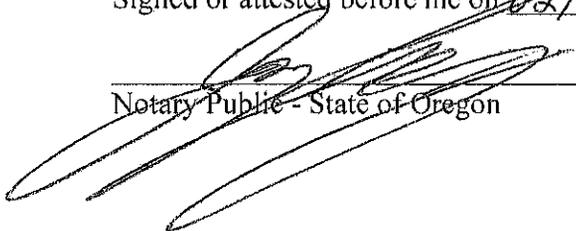
In further consideration of the Director's issuance of a License, Koch consents to entry of this order, including the stated terms of probation, and hereby waives any and all hearing rights as well as any rights to judicial or administrative review of this order.

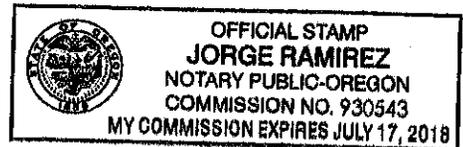
Dated 2/6/15

  
Robert B. Koch, Jr.

State of OREGON  
County of Wasco

Signed or attested before me on 02/06, 2015 by Robert B Koch.

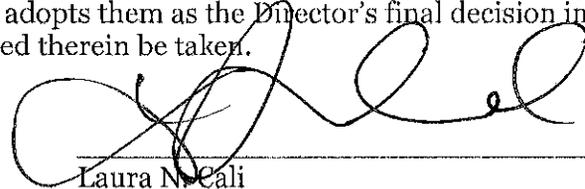
  
Notary Public - State of Oregon



FINAL ORDER

The Director incorporates the above Findings of Fact, Conclusions of Law, and Stipulation to Order and Terms of Probation, adopts them as the Director's final decision in this proceeding, and orders that the actions stated therein be taken.

Dated 2/18/15

  
Laura N. Cali  
Oregon Insurance Commissioner  
for the Director, Department of Consumer  
and Business Services