

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

In the Matter of the Application)	STIPULATION and
of Stephen M. Bushey)	CONSENT ORDER
for an Oregon Nonresident Insurance)	Case No. INS 15-03-018
Producer's License)	

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, proposes to make the following:

Findings of Fact:

1. Stephen M. Bushey ("Bushey") has applied for an Oregon Nonresident Insurance Producer's License ("License").
2. As part of the application process, Bushey completed and submitted to the Director an application form affirmatively stating that he had never been convicted of a reportable misdemeanor crime. In response to the question whether he had ever been convicted of a misdemeanor (other than certain listed misdemeanors not relevant here), Bushey responded, "No."
3. Bushey's background check showed that Bushey was convicted of one or more misdemeanor offenses. Review of additional documentation and statements by Bushey showed that Bushey was convicted of misdemeanor hit-and-run in 2000.
4. As part of the application process, Bushey was asked if he had never been involved in an administrative proceeding. Having a professional license revoked was specifically included in the definition of "involved" for purposes of the application. In his application Bushey affirmatively stated that he had never been involved in any administrative proceeding. A review of NAIC records and Bushey's own statements confirmed that Bushey's California Resident Insurance Producer's license was revoked in 2002.

Conclusions:

1. Under ORS 731.988(1) the Director may impose a civil penalty upon any individual who violates a provision of the Insurance Code.

2. Under ORS 744.074(1)(a) the Director may refuse to issue a License, or take any other action authorized by the Insurance Code, if an applicant provides incorrect, misleading, incomplete, or materially untrue information in a license application.
3. Accurate information about an applicant's criminal history and history of license revocations is material to the Director's decision whether to issue a License.
4. Bushey's statements in his application that he had never been convicted of a reportable misdemeanor crime and had never been involved in an administrative proceeding were incorrect, misleading, incomplete, or materially untrue and would justify the Director's denial of Bushey's application for a License.

Based upon the foregoing, the Director finds it appropriate to issue a License to Bushey, subject to a civil penalty of \$500 for providing incorrect, misleading, incomplete, or materially untrue information in a license application, upon Bushey's entry into the stipulation stated herein.

Stipulation to Order and Civil Penalty:

Bushey stipulates to the foregoing findings of fact and conclusions and agrees that he will pay a civil penalty of \$500.

The Director hereby imposes a civil penalty of \$500, which is due and payable within 30 days of the final execution of this Stipulation, and directs that a License be issued to Bushey after execution of this stipulation by all parties and after the civil penalty has been paid in full.

Bushey consents to entry of this order, including the civil penalty of \$500, and hereby waives any and all hearing rights as well as any rights to judicial or administrative review of this order.

Dated 4-21-15 _____
Stephen M. Bushey
Stephen M. Bushey

State of WASHINGTON
 County of CLARK

Signed or attested before me on APRIL 21, 2015 by STEPHEN M. BUSHEY.

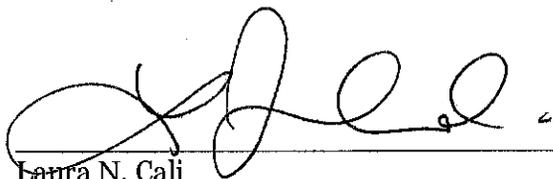
ARACELI GUZMAN
 Notary Public - State of ~~Oregon~~ WASHINGTON



FINAL ORDER

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

Dated 5/14/15

A handwritten signature in black ink, appearing to read 'Laura N. Cali', written over a horizontal line.

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