

STATE OF OREGON  
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES  
DIVISION OF FINANCIAL REGULATION

Case No. INS-16-0145

In the Matter of:

BILLIE KIDDER,

Applicant.

ORDER TO CEASE AND DESIST,  
FINAL ORDER TO ISSUE LICENSE  
SUBJECT TO TERMS OF  
PROBATION, FINAL ORDER  
ASSESSING CIVIL PENALTY AND  
CONSENT TO ENTRY OF ORDER

The Director of the Department of Consumer and Business Services for the State of Oregon (“Director”), acting in accordance with Oregon Revised Statutes (“ORS”) chapters 731, 732, 733, 734, 735, 737, 742, 743, 743A, 744, 746, 748 and 750 (“Insurance Code”) and specifically ORS 744.074, has conducted an investigation into the Resident Insurance Producer License application of BILLIE KIDDER (“Applicant”).

Applicant wishes to resolve and settle this matter with the Director.

Now, therefore, as evidenced by the signature(s) subscribed on this Order, Applicant hereby CONSENTS to entry of this Order.

FINDINGS OF FACT

The Director FINDS that:

1. Applicant applied for an Oregon Resident Insurance Producer License (“License”) on or about September 17, 2015. Applicant’s national producer license is 6239388.

2. As part of the application process, Applicant completed and submitted to the Division of Financial Regulation (“Division”), formerly the Insurance Division, an

Division of Financial Regulation  
Labor and Industries Building  
350 Winter Street NE, Suite 410  
Salem, OR 97301-3881  
Telephone: (503) 378-4387



1 application form indicating that she had never been convicted of or currently charged  
2 with a misdemeanor. Applicant indicated that she had been convicted of a felony on her  
3 application but did not provide the required documentation.

4 3. During review of the application, the Division learned that Applicant was  
5 convicted of the multiple misdemeanors in Oregon, including consuming alcohol in  
6 public in 2014 and driving under the influence in 2011, 2005, 1998 and 1997. In 2012  
7 and 2011, Applicant was convicted of unlawful use of a weapon, a felony. Applicant was  
8 convicted of two counts of assault in the third degree in 1998. Applicant also had  
9 multiple probation violations and other convictions.

10 4. After the application was filed, and the prior criminal matters were  
11 discovered, Applicant admitted to being the subject of the convictions and provided all  
12 requested information.

#### 13 14 CONCLUSIONS OF LAW

15 The Director CONCLUDES that:

16 5. Accurate information about Applicant's history of criminal convictions is  
17 material to the Director's decision whether to issue a License.

18 6. Applicant's representation in her application that she had not been convicted  
19 of a misdemeanor was incorrect, misleading, incomplete or materially untrue.

20 7. Applicant's failure to upload documents during the application process  
21 regarding felony convictions made the application incomplete.

22 8. Under ORS 731.260, no person shall file with the Director any application  
23 known to be false or misleading.

24 9. Under ORS 744.074(1)(a), the Director may refuse to issue an insurance  
25 producer license or place a licensee on probation and may take other actions authorized  
26 by the Insurance Code in lieu thereof or in addition thereto, if an applicant provides



1 incorrect, misleading, incomplete or materially untrue information in the license  
2 application.

3  
4 **ORDERS**

5 Now therefore, the Director issues the following Orders:

6 10. As authorized by ORS 731.252(1), the Director ORDERS Applicant to  
7 CEASE AND DESIST from violating any provision of the Insurance Code or the  
8 administrative rules promulgated thereunder.

9 11. Based on the foregoing and in accordance with ORS 744.074(1), the Director  
10 ORDERS that a Resident Insurance Producer License be issued to Applicant, subject to  
11 the following terms of probation:

12 a. Applicant will obey all federal, state and local laws.

13 b. Applicant will comply with all applicable insurance statutes, rules and  
14 regulations.

15 c. Applicant must continue to attend after-care programs for addiction for one  
16 year after license has been issued.

17 d. Applicant must abstain from alcohol, illegal drugs and prescribed drugs,  
18 unless Applicant holds a valid prescription, for the entire period of probation.

19 e. Applicant will notify the Director within fourteen days if there is a change  
20 of employer.

21 f. Applicant will be limited to selling products as related to the sale and  
22 leasing of recreational vehicles, including anti-theft policies, maintenance plans, and  
23 guaranteed asset protection insurance, also known as GAP.

24 g. Applicant will complete two hours of continuing education in ethics and  
25 submit proof of completion to the Director within 180 days of issuance of License. This  
26 continuing education requirement is in addition to any other continuing education

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1 requirements for maintenance of License.

2 h. Applicant will report to the Division (attention Licensing Manager, 350  
3 Winter Street NE, Suite 410, Salem, OR 97301) within 10 days of any new criminal  
4 charges brought against her. Failure to report any new criminal charges could result in  
5 revocation of Applicant's License. Applicant understands that an arrest, probation/parole  
6 violation or new charges will lead to an immediate emergency suspension of Applicant's  
7 License without holding a hearing. Applicant will have 90 to request a hearing to contest  
8 the suspension.

9 i. The term of this probation will be for two years from the date of entry of  
10 this Order without further action by the Division unless the probation period is extended  
11 by the Director. If, after two years from the date of entry of this order, Applicant is the  
12 subject of an outstanding warrant, her License will be revoked. This term of probation is  
13 subject to early termination, at the discretion of the Director.

14 j. If Applicant fails to comply with the conditions of this License, Applicant  
15 agrees to notify the Division of the failure to meet the conditions and surrender the  
16 License immediately. If Applicant fails to surrender the License within seven days of  
17 providing notification to the Division or from the date that the Division notifies Applicant  
18 that the Director believes that there has been a violation of this Order, whichever is  
19 earlier, Applicant agrees that her License shall be revoked immediately.

20 12. Based upon the foregoing and in accordance with ORS 731.988(1), the  
21 Director ORDERS that Applicant pay a CIVIL PENALTY of \$500 for providing a false  
22 or misleading license application.

23 13. The CIVIL PENALTY assessed herein is due and payable at the time this  
24 Order is returned to the Division.

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SO ORDERED this 25<sup>th</sup> day of April, 2016.

PATRICK M. ALLEN, Director  
Department of Consumer and Business Services

/s/ David Tatman  
David C. Tatman, Chief of Enforcement  
Division of Financial Regulation

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CONSENT TO ENTRY OF ORDER

I, Billie Kidder, state that I have read the foregoing Order and that I know and fully understand the contents hereof; that the factual allegations stated herein are true and correct; that I have been advised of my right to a hearing, and that I have been advised of my right to be represented by counsel in this matter; that I voluntarily consent to the entry of this Order without any force or duress, expressly waiving any right to a hearing in this matter, as well as any rights to administrative or judicial review of this Order; that I understand that the Director reserves the right to take further actions against me to enforce this Order or to take appropriate action upon discovery of other violations of the Insurance Code by me; and that I will fully comply with the terms and conditions stated herein.

I understand that this Order is a public document.

/s/ Billie Kidder

Signature

State of Oregon

County of WA

Signed or attested before me on this 18 day of April, 2016

by Billie Kidder.

/s/ Mohammad Sharif Bohlool

Notary Public

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