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3 STATE OF OREGON
4 DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
5 DIVISION OF FINANCIAL REGULATION

6 In the Matter of:

Case No. INS-16-0023

7 ANDREA WILLIAMS,

8 Applicant.

9
10 ORDER TO CEASE AND DESIST,
11 FINAL ORDER TO ISSUE LICENSE,
12 FINAL ORDER ASSESSING CIVIL
13 PENALTY AND CONSENT TO
14 ENTRY OF ORDER

15
16 The Director of the Department of Consumer and Business Services for the State
17 of Oregon (“Director”), acting in accordance with Oregon Revised Statutes (“ORS”)
18 chapters 731, 732, 733, 734, 735, 737, 742, 743, 743A, 744, 746, 748 and 750
19 (“Insurance Code”) and specifically ORS 744.013, has conducted an investigation into
20 the Non-Resident Adjuster License application of Andrea Williams (“Applicant”).

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

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

24
25 FINDINGS OF FACT

26 The Director FINDS that:

1. Applicant has applied for a Non-Resident Adjuster License (“License”).

2. As part of the application process, Applicant completed and submitted to the
27 Division of Financial Regulation (“Division”), formerly the Insurance Division, an
28 application form indicating that they had never been subject to administrative action.

3. During review of the application, the Division learned that Applicant was
29 subject to administrative action in Florida in 2006.

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Labor and Industries Building
350 Winter Street NE, Suite 410
Salem, OR 97301-3881
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1 4. After the application was filed, and the prior administrative action was
2 discovered, Applicant admitted to being the subject of that action.

3
4 **CONCLUSIONS OF LAW**

5 The Director CONCLUDES that:

6 5. Accurate information about an applicant's history of administrative action is
7 material to the Director's decision whether to issue a License.

8 6. Applicant's representation in their application that they had not been subject
9 to administrative action was incorrect, misleading, incomplete, or materially untrue.

10 7. Under ORS 731.260, no person shall file with the Director any application
11 known to be false or misleading.

12 8. Under ORS 744.013(1)(b) and ORS 744.013(2)(b), the Director may refuse to
13 issue an adjuster license on the grounds of falsification by the applicant of the application
14 for the license or engagement in any dishonest act in relation to the application.

15 9. Under ORS 731.988(1) the Director may impose a civil penalty of up to
16 \$1,000 per violation upon any individual who violates a provision of the Insurance Code.

17
18 **ORDERS**

19 Now therefore, the Director issues the following Orders:

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

23 11. Based upon the foregoing and in accordance with ORS 731.988(1), the
24 Director ORDERS that a Non-resident Adjuster License be issued to Applicant, subject
25 to a CIVIL PENALTY of \$500 for providing incorrect, misleading, incomplete, or
26 materially untrue information in a license application.

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

SO ORDERED this 7th day of March, 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, Andrea D. Williams, 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/ Andrea D. Williams

Signature

State of Illinois
County of Cook

Signed or attested before me on this 27th day of February, 2016

by Terrence Simpson

/s/ Terrence Simpson

Notary Public

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