

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

In the Matter of:

Case No. INS-25-0091

JOSHUA CHRISTOPHER
KUCHENMEISTER;

FINAL ORDER TO CEASE AND
DESIST AND FINAL ORDERS
REVOKING LICENSE AND
ASSESSING CIVIL PENALTIES,
ENTERED BY CONSENT

Respondent.

The Director of the Department of Consumer and Business Services for the State of Oregon (the “Director”), through the Division of Financial Regulation (the “Division”), investigated the business activities of Joshua Christopher Kuchenmeister (“Kuchenmeister”) and determined that he violated certain provisions of Oregon Revised Statutes (“ORS”) chapters 731, 732, 733, 734, 735, 737, 742, 743, 743A, 743B, 744, 746, 748, and 750 and Oregon Administrative Rules (“OAR”) chapter 836 (collectively, the “Insurance Code”).

Kuchenmeister cooperated with the Division’s investigation and wishes to settle this matter.

Now, therefore, as evidenced by the signatures subscribed in this Order, Kuchenmeister hereby CONSENTS to entry of this Order upon the Director’s Findings of Fact and Conclusions of Law below.

FINDINGS OF FACT

The Director FINDS that:

1. Kuchenmeister first received his Oregon resident insurance producer license (“License”) in November 2000. His license expired on June 30, 2025. His National Producer Number is 6223291.

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Labor and Industries Building
350 Winter Street NE, Suite 410
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1 2. Kuchenmeister had an appointment with COUNTRY Financial¹ until May 5,
2 2025, when he was terminated for cause.

3 *Making Insurance Premium Payments for Clients*

4 3. In 2024, Kuchenmeister paid the insurance premiums of two clients using a
5 debit/credit card attached to his business bank account.

6 4. Kuchenmeister claims that on April 29, 2024, JW, a client, paid his insurance
7 premium in cash. Kuchenmeister gave JW a receipt but did not deposit the cash payment
8 into a trust account.

9 5. Because Kuchenmeister did not deposit JW’s cash payment into a trust account,
10 he should have converted the cash into a guaranteed negotiable instrument, such as a money
11 order, certified check, or cashier’s check, made out to the insurer and forwarded the money
12 order or check to the insurer within 72 hours of receiving the cash payment. Instead, on
13 May 29, 2024, Kuchenmeister used his debit/credit card to pay for JW’s premium.

14 6. Kuchenmeister also claims that on July 1, 2024, SV, another client, dropped off
15 her insurance premium payment in cash at Kuchenmeister’s office. However, records
16 showed that on June 20, 2024, several days before SV made a cash payment,
17 Kuchenmeister used his debit/credit card to pay SV’s premium. The payment was debited
18 from Kuchenmeister’s business bank account on June 21, 2024.

19 *Using White-out on 529 Savings Plan Applications*

20 7. In early 2025, Kuchenmeister helped his client, DC, set up 529 savings plans
21 for her children through COUNTRY Financial. On February 10, 2025, DC affixed her wet
22 signature on two 529 savings plan applications.

23 8. Because Kuchenmeister did not submit the 529 savings plan applications until
24 March 2025, COUNTRY Financial instructed Kuchenmeister to have his client re-sign the

25 _____
26 ¹ “COUNTRY Financial” is the trade name for a family of affiliated insurance and financial services
companies. The use of “COUNTRY Financial” in this Order refers to one or more affiliated companies under
this trade name.

1 applications. Instead of sending the applications back to DC for signature, Kuchenmeister
2 used white-out or a similar product to erase the February 10 date on both applications and
3 wrote in “3/17/2025” to make it look as if DC had re-signed both applications on March
4 17, 2025.

5 9. When COUNTRY Financial asked Kuchenmeister to explain why white-out
6 was used to change the date on the 529 savings plan applications, he gave two different
7 answers:

8 A. Initially, he claimed that it was the client who had used white-out to make the
9 change on each application.

10 B. Later, he claimed that he met with DC in person and together they used white-
11 out to change the date on each application rather than create new forms.

12 10. DC denied ever being asked by Kuchenmeister to re-sign and resubmit both 529
13 savings plan applications.

14 CONCLUSIONS OF LAW

15 The Director CONCLUDES that:

16 11. The Director has jurisdiction over Kuchenmeister’s business activities under
17 ORS 731.236.

18 12. ORS 744.994 authorizes the Director to investigate or initiate disciplinary
19 proceedings against Kuchenmeister even after his License expired.

20 13. By failing to deposit the cash premium payment from JW into a trust account
21 or convert the cash into a guaranteed negotiable instrument, as described in paragraphs 3
22 to 5 of this Order, Kuchenmeister violated ORS 744.083 and OAR 836-074-0025(3)(a).

23 14. By paying for the insurance premium of SV as described in paragraphs 3 and 6
24 of this Order, Kuchenmeister engaged in rebating, in violation of ORS 746.045(1).

25 15. By changing the date on two 529 savings plan applications with white-out to
26 make it look as if the client had re-signed those applications, as described in paragraphs 7





1 to 10 of this Order, Kuchenmeister used dishonest practices or demonstrated
2 untrustworthiness in the conduct of business in this state or elsewhere, in violation of ORS
3 744.074(1)(h).

4 16. ORS 744.074(1)(b) authorizes the Director to revoke Kuchenmeister's License
5 or take other additional or alternative actions authorized by the Insurance Code for
6 violating insurance laws, to wit: ORS 744.083, OAR 836-074-0025(3)(a), and ORS
7 746.045(1).

8 17. ORS 744.074(1)(h) authorizes the Director to revoke Kuchenmeister's License
9 or take other additional or alternative actions authorized by the Insurance Code for using
10 dishonest practices or demonstrating untrustworthiness in the conduct of business in this
11 state or elsewhere.

12 18. Because the Director has reason to believe that Kuchenmeister violated ORS
13 744.083 and OAR 836-074-0025(3)(a), ORS 746.045(1), and ORS 744.074(1)(b) and (h),
14 the Director may, under ORS 731.252(1), order Kuchenmeister to cease and desist from
15 violating those statutes and rule.

16 19. ORS 731.988(1) authorizes the Director to assess a civil penalty of up to \$1,000
17 per violation of the Insurance Code against Kuchenmeister, an individual insurance
18 producer.

19 ORDERS

20 Now, therefore, the Director issues the following Orders:

21 20. As authorized by ORS 731.252(1), the Director ORDERS Kuchenmeister to
22 CEASE AND DESIST from violating ORS 744.083 and OAR 836-074-0025(3)(a), ORS
23 746.045(1), and ORS 744.074(1)(b) and (h).

24 21. As authorized by ORS 744.994 and ORS 744.074(1)(b) and (h), the Director
25 REVOKES Kuchenmeister's License.

26 ///

1 22. As authorized by ORS 731.988(1), the Director ORDERS Kuchenmeister to
2 pay \$4,000 in CIVIL PENALTIES, allocated as follows:

- 3 A. \$1,000 for violating ORS 744.083(1) and OAR 836-074-0025(3)(a);
- 4 B. \$1,000 for violating ORS 746.045; and
- 5 C. \$2,000 for violating ORS 744.074(1)(h).

6 23. The Director SUSPENDS the \$4,000 in civil penalties, provided
7 Kuchenmeister does not violate this Order or the Insurance Code. If Kuchenmeister fails
8 to satisfy this condition, the suspended civil penalties will become immediately due and
9 owing. Otherwise, the Director will waive the suspended civil penalties three years from
10 the date of this Order.

11 24. This is a “Final Order” under ORS 183.310(6)(b). Subject to this provision,
12 entry of this Order does not limit the Director’s authority to enforce this Order or take
13 action against Kuchenmeister for violations of this Order or violations not included in this
14 Order that are discovered after the date of this Order.

15
16 SO ORDERED this 21st day of April, 2026.

17 SEAN E. O’DAY, Director
18 Department of Consumer and Business Services

19
20 /s/ Dorothy Bean
21 Dorothy Bean, Chief of Enforcement
22 Division of Financial Regulation

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CONSENT TO ENTRY OF ORDER

I, Joshua Christopher Kuchenmeister, state that I have read the foregoing Order and that I know and fully understand the contents hereof. The factual allegations stated herein are true and correct. I have been advised of my right to a hearing and of the right to be represented by counsel in this matter. 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. 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 that I have committed other violations of the Insurance Code. I will fully comply with the terms and conditions stated herein.

I understand that this Order is a public document.

/s/ Joshua Christopher Kuchenmeister
Signature

State of Oregon

County of Multnomah

Signed or attested before me by Joshua Christopher Kuchemeister on this 15th day of April, 2026.

/s/ Katherine R. McKelvey

Notary Public

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