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

In the Matter of: MARY L. LAFLEUR and ALT INSURANCE GROUP LLC, Respondents.	Case No. INS-22-0044 FINAL ORDER TO CEASE AND DESIST AND FINAL ORDERS ASSESSING CIVIL PENALTIES, ENTERED BY CONSENT

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 Respondents Mary L. LaFleur ("LaFleur") and ALT Insurance Group LLC ("ALT") and determined that they violated certain provisions of the Oregon Revised Statutes ("ORS") chapters 731, 732, 733, 734, 735, 737, 742, 743, 743A, 743B, 744, 746, 748, and 750 and the rules promulgated thereunder (collectively, the "Insurance Code").

Respondents cooperated with the Director's investigation and wish to settle this matter.

Now, therefore, as evidenced by the signature(s) subscribed on this Order, Respondents hereby CONSENT to entry of this Order upon the Director's Findings of Fact and Conclusions of Law below.

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350 Winter Street NE, Suite 410
Salem, OR 97301-3881
Telephone: (503) 378-4387

FINDINGS OF FACT

The Director FINDS that:

Respondents

1. LaFleur is an Oregon nonresident insurance producer licensed in the state since August 10, 2020. Her National Producer Number is 5760003.

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2. ALT is an Oregon nonresident business entity insurance producer licensed in the state since November 5, 2021. Its National Producer Number is 12914159.

3. LaFleur is the owner and Designated Responsible Licensed Producer ("DRLP") of ALT.

Unlicensed Activity

4. In 2021, ALT negotiated and sold two insurance policies in Oregon: one that became effective on July 31, 2021, and another that became effective on October 2, 2021. ALT was not licensed to transact insurance business in Oregon until November 5, 2021.

5. ALT received commissions for the sale of both policies.

Failure to Report an Administrative Action

6. On January 21, 2022, the Insurance Commissioner of the state of Washington took administrative action against LaFleur in Order No. 21-0820.

7. LaFleur was required to report the administrative action to the Director within 30 days. She reported the administrative action on March 14, 2022, only after the Division instructed her to do so.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

8. By negotiating and selling two insurance policies in Oregon without a license and receiving commissions on both policies, ALT violated ORS 744.053 and ORS 744.076(2).

9. Under ORS 744.059(2)(b), LaFleur, as the DRLP for ALT, is responsible for ALT's compliance with the Insurance Code.

10. By failing to report to the Director the Washington administrative action against her, LaFleur violated ORS 744.089(1).

11. ORS 731.252(1) authorizes the Director to order Respondents to cease and desist from ORS 744.053, ORS 744.076(2), and ORS 744.089(1).

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12. ORS 731.988(1) authorizes the Director to assess a civil penalty of up to $10,000 per violation against a business entity insurance producer and up to $1,000 per violation against an individual insurance producer.

ORDERS

Now therefore, the Director issues the following Orders:

13. As authorized by ORS 731.252(1), the Director ORDERS Respondents to CEASE AND DESIST from violating ORS 744.053, ORS 744.076(2), and ORS 744.089(1).

14. As authorized by ORS 731.988(1), the Director ORDERS ALT to pay a CIVIL PENALTY of $3,000 for violating ORS 744.053 and ORS 744.076(2).

15. As authorized by ORS 731.988(1), the Director ORDERS LaFleur to pay a CIVIL PENALTY of $500 for violating ORS 744.089(1).

16. The Director SUSPENDS $1,750 of the civil penalty for ALT and $250 of the civil penalty for LaFleur, provided Respondents do not violate the Insurance Code or the terms of this Order. If either of them fails to comply with this condition, then the suspended civil penalties for BOTH will become immediately due and owing. Otherwise, the suspended civil penalties will be waived three years from the date of this Order.

17. Along with this Order, Respondents shall submit to the Director $500 as an initial payment for the non-suspended civil penalties. Respondents shall pay the second $500 installment by January 15, 2023, and the final $500 installment by February 15, 2023.

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18. This Order is a "Final Order" under ORS 183.310(6)(b). Subject to this provision, entry of this Order does not limit the Director's authority to enforce this Order or take action against Respondents for violations of this Order or violations not included in this Order that are discovered after the date of this Order.

SO ORDERED this 8th day of December, 2022.

ANDREW R. STOLFI, Director
Department of Consumer and Business Services

/s/ Dorothy Bean
Dorothy Bean, Chief of Enforcement
Division of Financial Regulation

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CONSENT TO ENTRY OF ORDER

I, Mary L. LaFleur, state that I have read the foregoing Order and that I know and fully understand its contents. 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/ Mary LaFleur
Signature

State of WA

County of Skagit

Signed or attested before me on this 2nd day of December, 2022.

/s/ Thomas John Fantini

Notary Public

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ENTITY CONSENT TO ENTRY OF ORDER

I, Mary L. LaFleur , am the owner and Designated Responsible Licensed Person ("DRLP") of ALT Insurance Group LLC ("ALT"). I am authorized to act and sign this Order on behalf of ALT. I have read the foregoing Order, and I know and fully understand its contents. I have been advised of the right to a hearing and of the right to be represented by counsel in this matter. ALT voluntarily consents 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. ALT understands that the Director reserves the right to take further action to enforce this Order or to take appropriate action upon discovery that ALT has committed other violations of the Insurance Code. ALT, along with its officers, directors, employees, or agents, will fully comply with the terms and conditions stated herein.

ALT understands that this Order is a public document.

Signature: */s/ Mary LaFleur*

Position Held: Owner/DRLP

State of WA

County of Skagit

Signed or attested before me on this 2nd day of December, 2022.

/s/ Thomas John Fantini

Notary Public

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