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

In the Matter of: DANIEL MUNRO, *an individual,* and MUNRO INSURANCE SERVICES LLC, *a California Limited Liability Company,* Respondents.	Case No. INS-24-0063 FINAL ORDERS TO CEASE AND DESIST, ASSESSING CIVIL PENALTIES, AND ALLOWING WITHDRAWAL OF APPLICATION AND VOLUNTARY SURRENDER OF LICENSE, AND CONSENT TO ENTRY OF ORDER

The Director of the Department of Consumer and Business Services for the State of Oregon ("Director"), acting by and through the Oregon Division of Financial Regulation ("Division), and in accordance with Oregon Revised Statutes ("ORS") chapters 731, 732, 733, 734, 735, 737, 742, 743, 743A, 743B, 744, 746, 748 and 750 ("Insurance Code") and ORS 183.430(2), has concluded that Daniel Munro ("Munro") and Munro Insurance Services ("MIS") (collectively referred to as "Respondents") engaged in conduct that violated the Insurance Code.

Respondents wish to resolve and settle this matter with the Director.

Now, therefore, as evidenced by the authorized signatures subscribed on this Order, Respondents hereby CONSENT to entry of this Order upon the Director's Findings of Fact and Conclusions of Law as stated hereinafter.

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

FINDINGS OF FACT

The Director FINDS that:

1. On knowledge and belief, Munro is a California resident. His last known mailing address is 810 N. Freeman St., Oceanside, CA 92054-2118.

/ / /

2. Munro has been a licensed insurance producer in California since March 6, 2008. His National Producer Number ("NPN") is 10384016. At all times relevant to the allegations in this order, Munro was not licensed to do business as an insurance producer in Oregon.

3. MIS is a California limited liability company with a principal place of business at 1155 Sportfisher Dr, Suite# 140, Oceanside, CA 92054-2562.

4. MIS is licensed as an insurance producer in California. MIS' NPN is 17885075. On knowledge and belief, MIS is wholly owned and controlled by Munro. MIS has never been licensed to do business as a business entity insurance producer in Oregon.

Sales of Insurance Policies in Oregon

5. In early 2023, the Division became aware that a website operated by insurance carrier NEXT Insurance ("the Website") was being used by third-party insurance producers to sell NEXT Insurance policies in Oregon.

6. Based on the circumstances that brought the Website to the Division's attention, the Division began a review of policies sold to Oregon consumers through the Website to ensure that the producers using the Website to sell insurance policies in Oregon all possessed licenses to carry out insurance producer activities in Oregon.

7. The Division's investigation revealed that MIS had sold insurance policies to consumers in Oregon through the Website.

8. The Division contacted Munro directly and requested that Munro identify any insurance policies that MIS had sold in Oregon. Munro disclosed thirty-six (36) policies that MIS had sold to Oregon consumers over the course of 2023 and 2024. This figure included the NEXT Insurance policies identified in the Division's earlier review, as well as policies from other carriers.[1]

[1] While Munro claims that these policies were sold by an employee of MIS that is a licensed insurance producer in Oregon, referred to herein as GW, the policy documents indicate that MIS was in fact the insurance producer that completed the sale. Furthermore, GW, as an employee of MIS, was acting on behalf

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

9. MIS received 10% of the premiums from these policies as commissions.

10. On March 22, 2025, the Division received a complaint from an Oregon consumer who will be identified for purposes of this Order as RS. In that complaint, RS advised the Division that he was sold a general liability insurance policy by MIS on October 10, 2024.

11. This policy is in addition to the 36 policies that had been previously disclosed by Respondents.

Undisclosed Criminal Conviction and Administrative Action

12. On June 28, 2024, Munro applied for an Oregon nonresident business entity insurance producer license on behalf of MIS ("the MIS Application").

13. On the MIS Application, Munro stated that neither MIS nor any owner of MIS had ever been convicted of a misdemeanor.

14. In the course of processing the MIS application, the Division found indications that Munro had failed to disclose criminal convictions in the State of California.

15. The Division's subsequent investigation showed that Munro had a misdemeanor conviction in 2019 for Domestic Violence, and had been sentenced to three years of probation by the Superior Court of California for San Diego County.

16. On the MIS Application, Munro stated that neither MIS nor any owner of MIS had been "named or involved as a party in an administrative proceeding."

17. In the course of processing the MIS Application, the Division found indications that Munro had failed to disclose administrative actions that had been taken against him by the State of California.

/ / /

/ / /

/ / /

of and in the name of MIS relating to these sales, not in his individual capacity.

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

18. The Division's subsequent investigation showed that in April of 2020, the California Department of Insurance entered an order revoking Munro's California insurance producer license and issuing in its place a restricted license.[2]

19. On March 11, 2025, the Division issued an Order to Cease and Desist and Proposed Order Assessing Civil Penalties (the "Notice Order") against Munro and MIS for the above-described licensing and disclosure violations.

20. On March 21, 2025, shortly after the Division issued the Notice Order but before such Order had been entered into the Division's licensing database, Munro applied for an insurance producer license in Oregon. Similar to the MIS application, Munro failed to disclose the criminal convictions and administrative action described in Paragraphs 15 through 18 above.

21. The Division typically blocks individuals and businesses who are subject to enforcement action from obtaining or renewing an insurance producer license, but due to the unique timing such block had not yet been placed and Munro was issued a non-resident insurance producer license on April 4, 2025 (the "April 4 License"). The April 4 License was issued due to administrative oversight.

22. On April 7 2025, MIS applied for a non-resident business entity insurance producer license in Oregon ("the April 7 Application"). Once again, Munro, as an individual and in his capacity as the owner of MIS, failed to disclose the criminal convictions and administrative action described in paragraphs 15 through 18 above. The April 7 Application is still pending.

/ / /

/ / /

[2] On July 17, 2024, Division licensing staff contacted Munro to provide him with an opportunity to provide an explanation and documentation relating to his 2019 misdemeanor conviction and his April 2020 administrative action. Although Munro did provide some documentation relating to these incidents, Munro declined to fully comply with the Division's request. Munro's license application was rejected as incomplete on August 26, 2024.

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

CONCLUSIONS OF LAW

The Director CONCLUDES that:

Unlicensed Insurance Business

23. Pursuant to ORS 744.053, no person may sell, solicit or negotiate insurance in Oregon unless that person is licensed in Oregon as an insurance producer.

24. Pursuant to ORS 744.059(2), a business entity acting as an insurance producer is required to obtain an insurance producer license.

25. MIS sold 37 insurance policies in Oregon without obtaining an Oregon insurance producer license.

26. By selling 37 insurance policies in Oregon without an insurance producer license, MIS violated ORS 744.053 and ORS 744.059(2).

Incorrect Information on License Application

27. ORS 744.074(1)(a) forbids any person from "Providing incorrect, misleading, incomplete or materially untrue information" on an application for an insurance producer license.

28. Munro, individually and on behalf of MIS, violated ORS 744.074(1)(a) by failing to disclose his 2019 misdemeanor domestic violence conviction on the MIS Application.

29. Munro, individually and on behalf of MIS, violated ORS 744.074(1)(a) by failing to disclose the administrative actions taken against him in April of 2020 by the California Department of Insurance.

Cease and Desist Authority

30. Pursuant to ORS 731.252(1), whenever the Director has reason to believe that any person has been engaged or is engaging or is about to engage in any violation of the Insurance Code, the Director may issue an order to discontinue or desist from such violation or threatened violation.

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

Licensing Action Authority

31. Pursuant to ORS 744.074(1)(a) and (b), respectively, the Director may suspend, revoke, or refuse to issue or renew an Oregon insurance producer license for: "(a) [p]roviding incorrect, misleading, incomplete or materially untrue information in [a] license application. (b) [v]iolating any insurance laws, or violating any rule, subpoena or order of the director."

32. The Division may revoke Munro's nonresident insurance producer license under ORS 744.074(1)(a) and (b) because Munro, as an individual and in his capacity as the owner of MIS:

(a) Failed to disclose his 2019 misdemeanor domestic violence conviction and his April 2020 license revocation, as described in Paragraphs 12 through 18, and Paragraphs 20 and 22 above, when he applied for the April 4 License and both MIS licenses; and

(b) Violated ORS 744.053 by permitting MIS to engage in unlicensed insurance producer activities in Oregon, as described in Paragraphs 5 through 11, above.

33. The Division may deny the April 7 Application filed by MIS under ORS 744.074(1)(a) and (b) because MIS:

(a) Failed to disclose the criminal conviction and license revocation of Munro, as described in Paragraphs 12 through 18, and Paragraph 22 above, and

(b) Violated ORS 744.053 by engaging in unlicensed insurance producer activities in Oregon, as described in Paragraphs 5 through 11 above.

Civil Penalties Authority

34. Pursuant to ORS 731.988(1), the Director may assess civil penalties in the amount of $1,000 per violation against any person who violates the Insurance Code.

/ / /

/ / /

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

ORDERS

Now therefore, the Director issues the following Orders:

Cease and Desist

35. As authorized by ORS 731.252(1), the Director ORDERS Respondents to CEASE AND DESIST from violating any provision of the Insurance Code or the administrative rules promulgated thereunder, including but not limited to, engaging in any insurance business in Oregon without the proper licensure, or in making any further incorrect, misleading, or untrue statements to the Division.

Licensing Sanctions

36. In lieu of the Division denying the MIS April 7 Application and revoking Munro's April 4 License, the Division has agreed to allow Munro to withdraw the application and voluntarily surrender his license. Such withdrawal and surrender shall be completed immediately upon execution of this Order by Respondents.

Civil Penalties

37. As authorized by ORS 731.988(1), the Director hereby assesses CIVIL PENALTIES against Respondents, jointly and severally, in the amount of $20,500 as follows:

(a) $18,500 for violating ORS 744.053 in 37 instances, as described in Paragraphs 5 through 11 above;

(b) $2,000 for violating ORS 744.074(1)(a) in two instances, as described in Paragraphs 12 through 18 above.

38. The Director hereby SUSPENDS the and payment of $12,500 of the $20,500 civil penalties described in Paragraph 36 above for a period of three years from the effective date of this Order, provided that Respondents comply with the following terms:

(a) Immediately upon execution of this Order, Munro shall withdraw the MIS April 7 Application, and voluntarily surrender his April 4 License;

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

(b) Respondents agree not to apply for any individual or business entity insurance producer license in Oregon for a period of five years from the effective date of this Order; and

(c) For a period of three years following the effective date of this Order, Respondents shall commit no new violations of the Insurance Code or any rules adopted thereunder.

39. The $8,000 non-suspended part of the CIVIL PENALTIES shall be due and payable at the time this Order is returned to the Division.

40. The suspended CIVIL PENALTIES will be waived three years from the effective date of this Order, provided Respondents have complied with the Order terms and have not committed any new violations of the Insurance Code. The failure of Respondents to fulfill any of the terms of this Order shall render the suspended penalties immediately due and payable.

41. This Order is binding upon Munro, MIS, and their successors or assigns.

FINAL ORDER

42. This Order is a "Final Order" under ORS 183.310(6)(b). Subject to that provision, the entry of this Order does not limit other remedies that are available to the Director under Oregon law.

SO ORDERED this 28th day of October, 2025.

Sean O'Day, Acting Director
Department of Consumer and Business Services

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

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

CONSENT TO ENTRY OF ORDER

I, DANIEL MUNRO, state that I have read the foregoing Consent 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 Consent 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 Consent Order; that I understand that the Director reserves the right to take further actions against me to enforce this Consent 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 Consent Order is a public document.

/s/ Daniel Munro

Signature

State of California

County of San Diego

Signed or attested before me on this 1st day of October, 2025 by DANIEL MUNRO.

Notary Public

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

ENTITY CONSENT TO ENTRY OF ORDER

I, DANIEL MUNRO, state that I am an officer of MUNRO INSURANCE SERVICES INC. and authorized to act on its behalf. I have read the foregoing Order and I know and fully understand the contents hereof. I have been advised of MUNRO INSURANCE SERVICES INC. right to a hearing and right to be represented by counsel in this matter. MUNRO INSURANCE SERVICES INC. 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. MUNRO INSURANCE SERVICES INC. understands that the Director reserves the right to take further actions against it to enforce this Order or to take appropriate action upon discovery of other violations of the Insurance Code by MUNRO INSURANCE SERVICES INC. MUNRO INSURANCE SERVICES INC. will fully comply with the terms and conditions stated herein.

MUNRO INSURANCE SERVICES INC. understands that this Consent Order is a public document.

Signature: _____

Position Held: _____

State of _____

County of _____

Signed or attested before me on this _____day of _____, 2025

By _____

_____
Notary Public

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