STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
INSURANCE DIVISION

In the Matter of the Application of Robert J. Ose for an Oregon Nonresident Insurance Producer's License	))))	**STIPULATION and CONSENT ORDER Case No. INS 15-04-018**

The Director of the Department of Consumer and Business Services for the State of Oregon ("Director"), pursuant to the authority set forth in ORS 744.074, and having reviewed the files and records of the Oregon Insurance Division, proposes to make the following:

Findings of Fact:

1. Robert J. Ose ("Ose") has applied for an amendment to his Oregon Nonresident Insurance Producer's License ("License") to add authorization to produce health insurance. Ose's NAIC National Producer License Number is 2608616.
2. As part of the application process, Ose completed and submitted to the Director an application form. In response to a question on that form asking whether Ose had ever been named or involved in an administrative action, Ose responded, "No." That question expressly stated that being "involved" in an administrative action included being named as a party to an administrative proceeding that related to a professional or occupational license.
3. Ose's background check showed that Ose was named in and the subject of an administrative action in the state of California relating to his application for a California insurance license. That administrative action appears to have resulted in denial of Ose's application for an unrestricted license and issuance of a restricted license instead.
4. When contacted by the Oregon Insurance Division, Ose made written statements indicating that he was aware of the California administrative action.

Conclusions:

1. ORS 731.260 prohibits a person from filing an application the person knows to be materially false or misleading. Under ORS 731.988(1) the Director may impose a civil penalty upon any individual who violates a provision of the Insurance Code.

2. Under ORS 744.074(1)(a) the Director may refuse to issue a License, or take any other action authorized by the Insurance Code, if an applicant provides incorrect, misleading, incomplete, or materially untrue information in a license application.
3. Accurate information about an applicant's history of administrative actions is material to the Director's decision whether to issue a License.
4. Ose's indication in his application that he had not been named or involved in an administrative action was incorrect, misleading, incomplete, or materially untrue.

Based upon the foregoing, the Director finds it appropriate to issue an amended License to Ose, subject to a civil penalty of $500 for providing incorrect, misleading, incomplete, or materially untrue information in a license application, and conditioned on Ose's entry into and execution of the following Stipulation.

Stipulation to Order and Civil Penalty:

Ose stipulates to the foregoing facts and conclusions and agrees that he will pay a civil penalty of $500.

The Director hereby imposes upon Ose a civil penalty of $500, which is due and payable within 30 days of the final execution of this Stipulation, and directs that an amended License be issued to Ose upon execution of this stipulation by all parties and after payment of the civil penalty.

Ose consents to entry of this order, including the civil penalty of $500, and hereby waives any and all hearing rights as well as any rights to judicial or administrative review of this order.

Dated 5/19/2015 _____
Robert J. Ose

State of _____
County of _____

Signed or attested before me on _____, 20____ by _____

Notary Public - State of _____

See attached Notarization

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California
County of Ventura

Subscribed and sworn to (or affirmed) before me on this 19th day of May, 20 15, by Robert James Osborne,
proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

KAREN E. STEVENS
COMM. #1987399
Notary Public - California
Ventura County
My Comm. Expires Aug. 6, 2016

(Seal)

Signature Karen E. Stevens

FINAL ORDER

The Director incorporates the above Findings of Fact, Conclusions, and Stipulation to Order and Civil Penalty, adopts them as the Director's final decision in this proceeding, and orders that the actions stated therein be taken.

Dated 7/29/15

Laura N. Cali
Oregon Insurance Commissioner
for the Director, Department of Consumer
and Business Services