STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
INSURANCE DIVISION

In the Matter of DAVID C. CREVELT. Case No. INS 01-02-005

STIPULATION AND FINAL ORDER

STIPULATION

The Director of the Department of Consumer and Business Services (Director) proposed to assess David C. Crevelt (Crevelt) a civil penalty for violating Oregon law. Crevelt stipulates that he has received a Notice of Proposed Action, Notice of Hearing and Notice of Rights for Parties in Contested Cases.

Crevelt has been advised of the right to have a hearing, to be represented by an attorney at the hearing, and the right to judicial review of any decision adverse to him. Crevelt is represented by Christopher C. Dorr, Attorney at Law. After consulting with Mr. Dorr, Crevelt freely and voluntarily waives his rights to a hearing, to be represented during such hearing and to judicial review from the agency's order issued herein.

Crevelt does not contest the following facts:

Facts

On or about July 1, 1999, Chris Fedderson (Fedderson), then a resident of Bend, Oregon, submitted an application together with a premium payment of $350 to Crevelt and Innovative Business Insurance Solutions, Inc. (IBIS). The application and premium payment were for an in-home business liability insurance policy to be issued by RLI Insurance Company. Fedderson's application and premium payment were received by Crevelt and IBIS on July 2, 1999. On or about July 15, 1999 and July 21, 1999, Crevelt acted as an agent in Oregon by issuing three certificates of insurance to Fedderson. At the time, Crevelt was not licensed to act as an agent

with respect to a domestic risk in Oregon. Crevelt sent the three certificates of insurance to Fedderson at his Bend address.

Conclusions of Laws

Crevelt violated ORS 744.051(1)(a). The director may assess Crevelt a civil penalty for such violation. ORS 731.988

Stipulation and Waiver

In accordance with the terms of this document, I hereby agree and stipulate in to entry of the Final Order following and to make payment of a civil penalty imposed in the amount of

Dated this 5th day of June, 2001

David C. Crevelt

David C. Crevelt

FINAL ORDER

The Director adopts the Findings of Fact and Conclusions of Law and issues the following order:

IT IS HEREBY ORDERED that David C. Crevelt pay a total civil penalty of $500 pursuant to ORS 731.988. Payment shall be made in the form of a check made payable to the "Oregon State Treasurer" for the full amount due. Payment shall be personally delivered or mailed so that it is received by the Oregon Insurance Division on or before July 1, 2001, or within 30 days of the date of entry of the Final Order, whichever is later. Payment by Crevelt of the civil penalty assessed herein shall constitute full, final and complete resolution for Crevelt

IBIS of all matters raised or relating in any way to the transaction contemplated in the statement of facts above, the Notice of Proposed Action dated March 2, 2001, and the complaint giving rise to that Notice of Proposed Action.

Dated this 19th day of June, 2001.

Mary C. Neidig, Director
Department of Consumer and Business Services