STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
INSURANCE DIVISION

In the Matter of **Swett & Crawford**	)	**STIPULATION** and
	)	**FINAL ORDER**
	)	Case No. INS 05-04-008

STIPULATION

The Director of the Oregon Department of Consumer and Business Services (director) commenced this administrative proceeding, pursuant to Oregon Revised Statutes (ORS) 731.256, to take enforcement action against Swett & Crawford.

Swett & Crawford enters into this stipulation, pursuant to ORS 183.415(5), to conclude this proceeding without further administrative or judicial proceedings.

Swett & Crawford waives all rights relative to an administrative hearing and judicial review thereof.

Swett & Crawford stipulates to the following facts, conclusions, and action; and consents to the issuance of a final order incorporating this stipulation.

Facts and Conclusions

Licensing Information

Swett & Crawford has been licensed in Oregon as a resident business entity insurance producer since 2/24/97, and surplus lines agent since 2/27/97. Swett & Crawford's last recorded business address is located in Lake Oswego, Oregon.

Failed to Timely Respond to Director's Inquiry

Swett & Crawford violated ORS 731.296 in one instance by engaging in the following conduct. ORS 731.296 requires a person licensed in Oregon as an insurance producer to promptly and truthfully respond to inquiries from the director. On 9/12/03, the Insurance Division received a complaint from Wilson Trucking, Inc. of Willamina, Oregon about Swett & Crawford. On 4/27/04, the Insurance Division mailed to Swett & Crawford a letter requesting certain information about the complaint. The letter did not specify a due date. Swett & Crawford received the letter but did not respond. On 5/25/04, the Insurance

Division mailed to Swett & Crawford a follow up letter. Again, Swett & Crawford received the follow up letter but did not respond. On 11/8/04, the Insurance Division faxed to Swett & Crawford another follow up letter dated 11/5/04. Finally, on 11/12/04, the Insurance Division received from Swett & Crawford by mail a letter dated 11/8/04, responding, in part, to the Insurance Division's letter dated 4/27/05. Thus, Swett & Crawford responded to the Insurance Division at least 158 days late.

Action

Pursuant to ORS 731.988, Swett & Crawford is assessed a civil penalty of $3,000. The payment shall be made in the form of a check payable to the "Department of Consumer and Business Services" for the full amount due. The payment shall be delivered to the Insurance Division at the Labor and Industries Building, 350 Winter Street NE, Room 440 (4th Floor), Salem, Oregon; or mailed to the Insurance Division at PO Box 14480, Salem, OR 97309-0405. The payment is due on, and shall be received by the Insurance Division by, the date of the final order.

Dated May 18, 2005

/s/ Donald M. Shorey
[Signature of Representative]

Donald M. Shorey
[Printed Name of Representative]

Executive Vice President
[Printed Title of Representative]

Swett & Crawford

FINAL ORDER

The director incorporates herein the above stipulation, adopts it as the director's final decision in this proceeding, and orders that the action stated therein be taken.

Dated June 9, 2005

/s/ Joel Ario
Joel Ario
Administrator
Insurance Division
Department of Consumer and Business Services