

**STATE OF OREGON  
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES  
INSURANCE DIVISION**

In the Matter of **Philip J. Biege** ) **STIPULATION** and  
 ) **FINAL ORDER**  
 ) Case No. INS 09-12-001

**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 Philip J. Biege (Biege).

Biege desires to conclude this proceeding without a hearing by entering into this stipulation pursuant to ORS 183.417(3).

Biege waives all rights relative to an administrative hearing and judicial review thereof.

Biege stipulates to the following facts, conclusions, action, and to the issuance of a final order incorporating this stipulation.

**Facts and Conclusions**

Licensing Information

Biege has been licensed in Oregon as a resident individual insurance producer since 11/30/90. Biege's last recorded residence address is located in Lake Oswego, Oregon, and business address is located in Portland, Oregon.

Forged Person's Name on Application for Insurance or Related Document

Biege is subject to enforcement action pursuant to ORS 744.074(1)(k) because of the following circumstances. ORS 744.074(1)(k) permits the director to take any authorized enforcement action against a person who has applied for a license or is licensed as an insurance producer in Oregon if he has forged another person's name to an application for insurance or to any document related to an insurance transaction. On or about 10/13/06, Biege forged the name of Guy Wolcott (Wolcott), President of Wolcott Plumbing Contractors, Inc., of Troutdale, Oregon, on a broker

of record letter so Biege could obtain a current quotation of the premium for particular insurance and cause the insurance to be bound as requested by Wolcott.

**Action**

Pursuant to ORS 731.988(1), Biege is assessed a civil penalty of \$1,000. 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 or mailed to the Insurance Division at the Labor and Industries Building, 350 Winter Street NE Room 300, Salem, Oregon 97301-3880; or mailed to the Insurance Division at PO Box 14480, Salem, OR 97309-0405. The payment shall be *received* by the Insurance Division by the date of the final order.

Dated \_\_\_\_\_  
Philip J. Biege

**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 January 28, 2010      /s/ Teresa D. Miller  
Teresa D. Miller  
Administrator  
Insurance Division  
Department of Consumer and Business Services

//  
//  
//