STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
INSURANCE DIVISION

In the Matter of the Application of Julie C. Shumer for an Oregon Resident Insurance Producer's License	))))	**STIPULATION and CONSENT ORDER Case No. INS 15-02-003**

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, makes the following:

Findings of Fact:

1. Julie C. Shumer ("Shumer") has applied for an Oregon Resident Insurance Producer's License ("License").
2. As part of the application process, Shumer completed and submitted to the Director an application form indicating that she had never been subject to an administrative action.
3. Shumer's background check showed that Shumer was the subject of an administrative action in the State of Florida in April of 2010.

Conclusions:

1. 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. Shumer's indication in her application that she had not been the subject of an administrative action was incorrect, misleading, incomplete, or materially untrue.

Based upon the foregoing, the Director finds it appropriate to issue a License to Shumer, subject to a civil penalty of $250 for providing incorrect, misleading, incomplete, or materially untrue information in a license application.

Stipulation to Order and Civil Penalty:

Shumer stipulates to the foregoing facts and agrees that in consideration of the Director's issuance of a License she will pay a civil penalty of $250.

The Director hereby imposes a civil penalty of $250, which is due and payable within 30 days of the entry of this Stipulation

In further consideration of the Director's issuance of a License, Shumer consents to entry of this order, including the civil penalty of $250, and hereby waives any and all hearing rights as well as any rights to judicial or administrative review of this order.

Dated 2/16/15

Julie C. Shumer

State of Florida
County of St. Johns

Signed or attested before me on Feb 16, 2015 by Julie C. Shumer.

Notary Public - State of ~~Oregon~~ Florida

CAROLE E. WILSON
MY COMMISSION EXPIRES
April 19, 2018
#FF 111871
Bonded thru
Notary Public Underwriters
NOTARY PUBLIC STATE OF FLORIDA

The Director incorporates the above Findings of Fact, Conclusions of Law, 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 3/4/15

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