STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
INSURANCE DIVISION

In the Matter of the Application of Elizabeth E. DeBolt for an Oregon Resident Insurance Producer's License	))))	**STIPULATION and CONSENT ORDER Case No. INS 15-02-006**

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. Elizabeth E. DeBolt ("DeBolt") has applied for an Oregon Resident Insurance Producer's License ("License").
2. As part of the application process, DeBolt completed and submitted to the Director an application form indicating that she had never been convicted of a misdemeanor crime.
3. DeBolt's background check showed that DeBolt was twice arrested for theft-related offenses. Review of additional documentation and statements by DeBolt demonstrated that DeBolt had twice been convicted of misdemeanor theft in 2006.

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 criminal history is material to the Director's decision whether to issue a License.
4. DeBolt's indication in her application that she had not been convicted of a misdemeanor crime was incorrect, misleading, incomplete, or materially untrue.

Based upon the foregoing, the Director finds it appropriate to issue a License to DeBolt, subject to a civil penalty of $500 for providing incorrect, misleading, incomplete, or materially untrue information in a license application.

Stipulation to Order and Civil Penalty:

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

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

DeBolt 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 4/23/15

Elizabeth E. DeBolt

State of Oregon
County of Multnomah

Signed or attested before me on April, 2023 by Elizabeth E. DeBolt.

Notary Public - State of Oregon

OFFICIAL STAMP
BINTA THERESE LOOS-DIALLO
NOTARY PUBLIC-OREGON
COMMISSION NO. 926367
MY COMMISSION EXPIRES MARCH 31, 2018

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 5/14/15

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