STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
INSURANCE DIVISION

In the Matter of the Application of Amanda M. Nordin for Renewal of an Oregon Resident Insurance Producer's License	)))))	**STIPULATION and CONSENT ORDER Case No. INS 15-03-016**

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, stipulates to the following:

Findings of Fact:

1. Amanda M. Nordin ("Nordin") has been the holder of an Oregon Resident Insurance Producer's License ("License") since October 8, 2012, and her current License was scheduled to expire on February 28, 2015. Nordin timely applied for renewal of her License on or about February 10, 2015. Nordin's NAIC National Producer Number is 16801960.
2. As part of the renewal process, Nordin completed and submitted to the Director an application for renewal that indicated Nordin had been convicted of a criminal offense.
3. In response to a request for additional information, Nordin provided documents showing that she was charged in California with Embezzlement by Employee Over $400 under Sections 487(a) and 508 of the California Penal Code. The documents further showed that that charge was a felony and that a preliminary hearing was held on that charge on June 6, 2013, in the Superior Court of California for the County of Monterey, Case Number SS102015A.
4. Nordin did not report to the Oregon Insurance Division that she had been indicted for a felony or that any pretrial hearings had been scheduled at any time prior to making her application for renewal of her license.

5. The documents provided by Nordin further show that Nordin entered a plea of *nolo contendere* to a charge of Embezzlement by Employee Over $400 under Sections 487(a) and 508 of the California Penal Code, reduced to a misdemeanor, and that Nordin was placed on probation by the court.

Applicable Legal Provisions:

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. ORS 744.089(2) is a provision of the Insurance Code and requires a licensed insurance producer to report to the Director any criminal prosecution of the insurance producer in any jurisdiction not later than 30 days after the initial pretrial hearing date and to include as part of that report a copy of the initial complaint filed, the order resulting from the hearing, and any other relevant legal documents.
3. The Director may refuse to issue or renew a License, or take any other action authorized by the Insurance Code, if an applicant violates any insurance law; is convicted of a misdemeanor involving dishonesty or breach of trust; or uses dishonest practices or demonstrates untrustworthiness in the conduct of business within the State or Oregon or elsewhere. ORS 744.074(1)(b), (f), (h).
4. Under ORS 731.988, the Director may impose a civil penalty upon any person who violates a provision of the Insurance Code.

Conclusions:

1. Nordin was the subject of a criminal prosecution in the State of California and the initial pretrial hearing regarding that prosecution occurred no later than June 6, 2013.
2. Nordin was required to make a report to the Director regarding the criminal prosecution in California no later than July 6, 2013, which was not less than 30 days after the initial pretrial hearing date.
3. Nordin did not timely make a report to the Director.
4. The crime to which Nordin pled *nolo contendere*, Embezzlement by an Employee, is a misdemeanor involving dishonesty and also involves breach of trust.
5. Nordin's failure to report her criminal prosecution as required constituted a violation of an insurance law and would justify denial of Nordin's application for renewal of her producer's license and imposition of a civil penalty.

6. Nordin's plea to the crime of Embezzlement by an Employee demonstrates that she used dishonest practices and that she was untrustworthy in the conduct of business and would justify denial of Nordin's application for renewal of her producer's license and imposition of a civil penalty.
7. Nordin's plea to the crime of Embezzlement by an Employee appears to have resulted in her conviction for a misdemeanor involving dishonesty or breach of trust and such a conviction would justify denial of Nordin's application for renewal of her producer's license and imposition of a civil penalty.

Probation:

Nordin agrees that in consideration of the Director's issuance of a License she will comply with following terms of probation:

1. Nordin will obey all federal, state, and local laws;
2. Nordin will comply with all applicable insurance statutes, rules, and regulations;
3. Nordin will remain current on any court-ordered financial obligations and terms of probation at all times while her license is in effect;
4. Nordin will complete two hours of Continuing Education in Ethics and submit proof of completion to the Director within 180 days of issuance of the License; this Continuing Education obligation is *in addition* to any Continuing Education requirements necessary for Nordin to maintain her License;
5. Within 30 days of issuance of a License to Nordin, and not less than each six months thereafter, Nordin will deliver to the Director a statement identifying by bank name and account number each trust account that Nordin maintains or over which Nordin has signature authority along with an accurate accounting for each such trust account;
6. Nordin may not serve as the designated licensed insurance producer for a business entity (DLRP) under ORS 744.059(2)(b) without prior express written consent of the Director;
7. Nordin will report to the Director any new criminal charges against her as well as the disposition of any criminal charges against her that are dismissed, that result in a judgment of conviction, or that are otherwise resolved during this term of probation;
8. This term of probation will continue for two years from the issuance of a renewed License to Nordin unless extended by the Director.

Nordin agrees that during the two-year term of probation the Director may, in the Director's discretion and without prior notice, immediately extend the length of probation, modify the terms of probation, or suspend or revoke Nordin's License based upon the Director's receipt of information regarding any improper activity by Nordin, including, without limitation, any criminal investigation or pending criminal charges against Nordin that begin or continue during the probationary period; the commencement or continuation of an investigation by the Oregon Insurance Division or by any comparable organization of another state or political entity of the United States related to Nordin' insurance activities; any civil charges or official investigations involving allegations of fraud or dishonesty against Nordin; or a determination by the Director that Nordin failed to comply with any term of probation.

Stipulation to Order and Civil Penalty:

1. Nordin stipulates to the foregoing facts and conclusions and agrees that in further consideration of the Director's issuance of a renewal of the License she will pay a civil penalty of $500 and comply with the terms of probation set forth in this order.
2. Nordin acknowledges that this Stipulation and Consent Order is an administrative action that the Director will report to the National Association of Insurance Commissioners (NAIC), and further acknowledges that she may be required to report this administrative action to any states in which she holds an insurance license and that she may be required to disclose this administrative action on any insurance license application.
3. The Director hereby imposes a civil penalty of $500, which is due and payable within 30 days of the entry of this Stipulation and prior to issuance of the License renewal.
4. The Director hereby orders that a renewal of the License be issued in accordance with the terms of this Stipulation and Consent Order and subject to the terms of probation set out herein.
5. In further consideration of the Director's issuance of a License, Nordin consents to entry of this order, including the civil penalty of $500, consents to the terms of

probation set out herein, and hereby waives any and all hearing rights as well as any rights to judicial or administrative review of this order.

Dated 5/6/15

Amanda M Nordin
Amanda M. Nordin

State of Oregon
County of Klamath

Signed or attested before me on May 06, 2015 by Amanda M. Nordin.

Kathy Jean Longoria
Notary Public - State of Oregon

OFFICIAL STAMP
KATHY JEAN LONGORIA
NOTARY PUBLIC – OREGON
COMMISSION NO. 935282
MY COMMISSION EXPIRES JANUARY 14, 2019

FINAL ORDER

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 5/14/15

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