STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
INSURANCE DIVISION

In the Matter of the Application of Christopher H. Freitas for an Oregon Nonresident Insurance Producer's License	)))))	**STIPULATION and CONSENT ORDER** **Case No. INS 15-04-017**

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, proposes to make the following:

Findings of Fact:

1. Christopher H. Freitas ("Freitas") applied for an Oregon Nonresident Insurance Producer's License ("License") on or about March 18, 2015. Freitas' National Producer Number is 16698732.
2. As part of the application process, Freitas completed and submitted to the Director a license application form representing that Freitas had not been involved as a party or named as a party in an administrative proceeding. In response to a question on that form asking whether Freitas had ever been "named or involved as a party in an administrative proceeding," Freitas responded "No." That question expressly stated that "involved" "means being named as a party to an administrative or arbitration proceeding, which is related to a professional or occupational license[.]"
3. A review of the Director's file revealed that Freitas was named in an administrative proceeding in California, file number LLB 7534-AP (AR), wherein Freitas' application to act as a life-only agent and an accident and health agent was denied based on his criminal history. In the same proceeding, Freitas was issued a restricted license to act as a life-only agent and an accident and health agent. Freitas

did not disclose in his Oregon application for a License that he was named as a party in the California administrative action.

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. Freitas was specifically named in a proceeding before the California Insurance Department that resulted in an order denying his application for an unrestricted license. For purposes of his application for an Oregon Nonresident Insurance Producer's License, Freitas' involvement in that proceeding included both being "named" in an administrative proceeding and being "involved" in an administrative proceeding. Freitas' statement in his application that he had not been named or involved in an administrative proceeding was consequently incorrect, misleading, incomplete, or materially untrue.
5. Based upon the foregoing, the Director proposes to issue a License to Freitas, contingent upon payment of a civil penalty of $500 for providing incorrect, misleading, incomplete, or materially untrue information in a license application.

Stipulation to Order and Civil Penalty:

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

Freitas 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 he may be required to report this administrative action to any states in which he holds an insurance license and must disclose this administrative action on any insurance license application.

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 Freitas' License be issued following execution of this stipulation by all parties and after payment of the civil penalty.

In further consideration of the Director's issuance of a License, Freitas 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 8/19/2015

Christopher H. Freitas

State of _____

County of _____

Signed or attested before me on _____, 20____ by_____

_____

Notary Public - State of Oregon

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT **CIVIL CODE § 1189**

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California)
County of Contra Costa)

On August 19, 2015 before me, Christopher McIver Notary Public,
Date *Here Insert Name and Title of the Officer*

personally appeared Christopher H. Freitas
Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

CHRISTOPHER MCIVER
Commission # 2056819
Notary Public - California
Contra Costa County
My Comm. Expires Feb 2, 2018

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____
Signature of Notary Public

Place Notary Seal Above

OPTIONAL

Though this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

Description of Attached Document

Title or Type of Document: Stipulation and Consent order Document Date: August 19, 2015

Number of Pages: 4 Signer(s) Other Than Named Above: N/A

Capacity(ies) Claimed by Signer(s)

Signer's Name: Christopher H. Freitas	Signer's Name: N/A
☐ Corporate Officer — Title(s):	☐ Corporate Officer — Title(s):
☐ Partner — ☐ Limited ☐ General	☐ Partner — ☐ Limited ☐ General
☑ Individual ☐ Attorney in Fact	☐ Individual ☐ Attorney in Fact
☐ Trustee ☐ Guardian or Conservator	☐ Trustee ☐ Guardian or Conservator
☐ Other:	☐ Other:
Signer Is Representing:	Signer Is Representing:

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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 7/29/15

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