STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
INSURANCE DIVISION

In the Matter of the Application of Dawn E. St. Clair for an Oregon Resident Insurance Producer's License Renewal	))))	**STIPULATION and CONSENT ORDER Case No. INS 15-07-026**

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, proposed to make the following:

Findings of Fact:

1. Dawn E. St. Clair ("St. Clair") applied for an Oregon resident insurance producer license ("License") renewal on June 19, 2015.
2. As part of the application process, St. Clair completed and submitted to the Director a license application form. In response to a question on that form asking whether St. Clair has ever been named or involved in an administrative proceeding, St. Clair answered "No."
3. A review of NAIC records revealed that St. Clair was involved in an administrative proceeding in Wyoming in May 2015.
4. On May 8, 2015, St. Clair was involved in an administrative proceeding in Wyoming in which she was ordered to pay a civil penalty of $500 for engaging in the business of insurance in Wyoming without a valid producer license.

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 is material to the Director's decision whether to issue a license.

4. St. Clair's statement in his application that St. Clair has not been named or involved in an administrative proceeding was incorrect, misleading, incomplete or materially untrue.
5. Based on the foregoing, the Director proposes to issue a license to St. Clair, contingent upon a 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:

St. Clair stipulates to the foregoing facts and conclusions and agrees that it will pay a civil penalty of $500.

St. Clair 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 it may be required to report this administrative action to any states in which it 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 St. Clair is issued a License upon 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, St. Clair 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 8/27/15

Dawn E. St. Clair

Dawn E. St. Clair

State of OREGON

County of MULTNOMAH

Signed or attested before me on AUGUST 27 2015 by DAWN ST CLAIR

Notary Public - State of Oregon

OFFICIAL STAMP
JEREMY MICHAEL KAY
NOTARY PUBLIC - OREGON
COMMISSION NO. 937100
MY COMMISSION EXPIRES MARCH 10, 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 8/4/15

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